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ABSTRACT

This guide describes seven model programs that were developed by the Finger Lakes Regional Center for Economic Development (New York) to meet the training needs of female and minority entrepreneurs to help their businesses survive and grow and to assist disabled and dislocated workers and youth in beginning small businesses. The first three models presented are geared toward helping female urban, suburban, and rural entrepreneurs (developed by Monroe Community College, the Wayne/Finger Lakes Board of Cooperative Educational Services, and Genesee Community College, respectively). A minority entrepreneurship model (developed by the Rochester City School District), entrepreneurship for the disabled model (developed by Monroe Community College), dislocated worker entrepreneurship model (developed by the Rochester Institute of Technology), and youth entrepreneurship model (developed by the Finger Lakes Regional Education Center for Economic Development) are also included in the guide. Each of these models includes an introduction; steps to follow in setting up a program for the target audience; a summary of additional critical points; and sample press releases, memos, and questionnaires. (MN)

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INTRODUCTION

In 1986 the Finger Lakes Regional Center for Economic Development was asked by the New York State Department of Education to develop a model program addressing the issues and training needs of women and minority entrepreneurs to help their businesses survive and grow. The directive also included programs for the disabled and for youth.

Subsequently, the Regional Center asked Monroe Community College (MCC), Genessee Community College (GCC), the Rochester City School District, and the Wayne-Finger Lakes Board of Cooperational Educational Services (BOCES) to help in this endeavor.

The booklet that follows presents the resulting model, developed over a two-year period.

Background

The foundation for this initiative was a belief that has emerged since the influx of women and minority persons into the business world as entrepreneurs--the belief that such groups may be at a disadvantage and may therefore have special needs.

These disadvantages may include a lack of community and networking support, a gap in educational training that historically prepared men for the business world and women for the home, and a society that (according to some sources) has trained its females to give power and influence to the males in the world.

The Regional Center's charge, then, was to explore this belief, discover the special needs of the groups involved, and investigate how those needs could be effectively addressed through training by local educational institutions.

The Regional Center's Role

It was, and is, the Regional Center's role, along with other state agencies,* to support economic development in New York State by packaging programs that use the state's educational resources to meet the needs of area business and industry. Below is a brief overview of the region, its business and industry, and its educational institutions.

THE FINGER LAKES REGION - The Finger Lakes Region is a diverse area with a variety of industries and services. Stretching from just east of Buffalo to just west of Syracuse, from Lake Ontario to the north and to the southern tip of the Finger Lakes, the region includes the metropolitan areas of Rochester, Batavia, and Canandaigua along with several suburban and rural communities.

AREA BUSINESS AND INDUSTRY - Because of the diversity of the area and of the people included in the region, there is also a very diverse economic structure. Industry in the region encompasses a vast array of areas, including manufacturing, high technology, recreation, agriculture, and tourism.

The City of Rochester, for example, is home to such well known corporations as the Eastman Kodak Company; Computer Consoles, Inc.; Electronic Navigation, Inc.; American Optical Corporation; Bausch & Lomb; the Harris Corporation; Sybron; Delco; Burroughs; Rochester Products (a division of General Motors); and Xerox Corporation.

Nearby are other long-established companies: Trojan; Motorola; General Foods; Taylor Wine; Phillips ECG; Black and Decker; General Railway Signal; and Gunlocke.

EDUCATIONAL INSTITUTIONS - The Finger Lakes Region is rich with educational resources to provide education and training for these businesses and industries. At the secondary level, there are seven vocational programs in the six regional BOCES and the Rochester City School District. Each program also has an adult component and adequate facilities to provide training to business and industry.

The three community colleges of the region, along with Rochester Institute of Technology and the two State University of New York (SUNY) colleges, also provide a number of excellent training programs for adults. Rounding out the resources of the region are the proprietary schools, the private colleges, and the University of Rochester.

The Finger Lakes Regional Center's role, then, is to act as liaison between these educational institutions, area industries, and the State Department of Education to train the area work force in ways that result in stabililty and growth.

Specific goals for 1986-1987

The Center's initiatives for 1986 and 1987 included work in three interrelated areas: (1) Small Business, (2) Minorities' and Women's Business and Entrepreneurship, and (3) Entrepreneurship.

SMALL BUSINESS - The mission of the Center's task force was to provide the Regional Center with input on the needs of the region's small business community. The highly successful strategy of the "business assist" program in Monroe County was expanded to the Genessee-Livingston-Orleans-Wyoming County (GLOW) and Wayne-Ontario-Yates-Seneca County (WOYS) areas of the region, which would then include the needs of the diverse tourism and wine industry communities.

MINORITIES' AND WOMEN'S BUSINESS AND ENTREPRENEURSHIP - The mission here was to develop, continue, and extend model entrepreneurship programs for the Urban, Suburban, and Rural communities in the Finger Lakes Region. Strategies included expanding attention to additional minority- and women-owned business interests in the region.

ENTREPRENEURSHIP - The mission was two-fold: to work in concert with the Minorities' and Women's Business and Entrepreneurship program for that portion of the entrepreneur population, and to develop model programs for the handicapped, youth, and dislocated workers. The task force members assigned to this mission explored systems of delivery, researched profiles of the successful entrepreneur, and offered pilot programs.

Present Outcomes and Future Directions

Even given the difficulty and large scale of the 1986-1987 goals, the Regional Center's efforts have been very successful, resulting in significant and praiseworthy changes in harmony with the current direction of economic development in New York State.

After all, small business in New York is big business. Of the 400,000 businesses in the state, about 98 percent could be considered small businesses. Many of these new business owners are minorities and women who have been, or can be, assisted by the Regional Center's initiatives.

Consequently, it is important that the direction of the Finger Lakes Regional Education Center remain tied to the future of the economy in the region. The successful synergy between the Regional Center, area businesses, and providers of education and training in the region must continue if we are to go on providing a rapid response to the emerging training needs of area business and industry, economic development agencies, and Private Industry Councils.

In short, the Regional Center must remain reflective not of what has been but of what will be.

* In addition, the Office of Occupational and Continuing Education was charged with committing staff and other resources to support economic development efforts. Moreover, the state's educational system was to develop several of its capacities for supporting economic development:

- Assuring that all students acquire knowledge, skills, and attitudes appropriate for current and future work force requirements,
- Providing all out-of-school youth and adults with the opportunities to obtain the education and training necessary to gain or retain employment,
- Preparing to offer specifically tailored education and training programs to support the state's development efforts, and
- Working with the corporate and industrial community to prepare students and workers as human resources for the rapid evolution of technologies.

PLANNING AND COORDINATION OF THE SERVICE MECHANISMS

STEP 1
FORM A COORDINATION COMMITTEE

When dealing with issues as diverse and expansive as those that can affect women and minority entrepreneurs it is essential to realize that one person cannot be expected to pinpoint and understand all of the issues. A coordination council in the early development process will provide the synergy that is needed in the community to help in this undertaking. Issues related to Women and Minority Entrepreneurs are too expansive for one institution or organization to conceptualize and address.

The council ought to include those individuals that have a vested interest in the outcome of the project. It may include a representative from: 1. each of the various educational institutions in the area, 2. a representative from the equal opportunity office, 3. a woman and/or minority person that is running a successful business in the area, 4. a Small Business Administration representative, 5. someone from the local Chamber of Commerce, 6. other individuals and/or community based organizations from the community that will help the development of this project.

This coordination council would provide the total project with guidance and direction. The council will also provide the capacity to access the community or communities and the needs of that community. As the project develops the council should make the decision whether to extend, expand, or reshape the project as well as act as a evaluating agency for the total project.

The coordination council should meet before the project begins to help shape the proposal and access the community in which services will be offered. The council continues to meet throughout the project as an ongoing evaluation component and problem solving unit for the project as a total package.(As described later in this model service delivery agencies should also have a council to perform these functions on a more local level as it pertains to each portion of the total project.)

STEP 2
IDENTIFY NEEDS AND DEVELOP GOALS

Consider what factors may be important to the local community setting. Some of the questions that need consideration are: Is it and urban community, a suburban community, or a rural area? Is it a combination of these areas? What types of businesses are located in the community? Who are the people in business? What is the local marketplace? What is the profile of an entrepreneur appropriate for the local marketplace?

The coordination council should develop a survey to be distributed in the region to women and minority persons that own businesses in the community. If these groups are unknown (ie. there is no data base by groups) then a random survey of small businesses in the community may help to identify those businesses that are women and/or minority owned. Contact the Chamber of Commerce to inquire about their members that may be included in these groups. The Equal Opportunity Center may also be able to provide you with information about women and/or minority owned businesses. The Department of Commerce may also have data on women and minority owned businesses in the area.

This survey acts as a tool that can assist the council in its determining the needs of the entrepreneurs in the community and can be beneficial in determining the best method of delivery of services to meet those needs.

STEP 3

ESTABLISH A PLAN TO ADDRESS THE NEEDS DETERMINED

The committee in cooperation with the sponsor of the program should examine the possible approaches that may be taken in the area to deliver services to the identified population. Questions that may need to be examined during this development are: What is the most effective delivery method in the local area? (Service Centers, One-on-One Counseling, Classroom Training, Seminars, etc.) Is a combination of these methods appropriate? What organization(s) in the area can best administer and coordinate these mechanisms? Any other questions that may be relevant to the individual circumstances.

STEP 4

IDENTIFY SERVICE MECHANISM(s)

Determine the service mechanism and agency to be used for the programmatic development and delivery of the project. These service mechanisms should be:

1. Easily accessible
2. Have a proven record of delivery.
3. Open to new ideas generated outside that particular institution

Often, institutions try to apply old formulas thus ignoring any uniqueness that a given population may have. If, in fact, women and minority entrepreneurs have special needs (which we are suggesting) then delivering general business practices and theories may be beneficial but insufficient. New approaches and innovative methods of delivery may be required to reach this target group. These approaches may vary from area to area even within a given region. One consideration in the approach is location should programs be on campus or off campus. If they are on campus the service mechanisms should be easily accessible to the entrepreneurs. It may be necessary to take the program to the entrepreneur.

In order to reach the entrepreneurs in any given area the agency offering programs must be easily accessible. For example, if the entrepreneurs are located in a downtown setting it may be necessary to choose a site that is downtown and will not require much travel time. These service mechanisms need to be easily accessible because in the busy life of an entrepreneur the service needs to be almost at their business's door. It may be necessary to take the program to them.

To help generate new ideas at an institution each service mechanism should be required to have an advisory council. Though the power of decision must rest in the hands of those responsible for the dollars received, that same institution should respect and try to incorporate the suggestions of its advisory council to the project. An institution that is not open to this type of planning should not be considered as a service mechanism.

The advisory councils for each service mechanism may be similar in construction to the overall coordination committee but is comprised of a more local population. Advisory councils for each of the service mechanisms will be detailed later in the model but may have representatives from the following organizations:

1. Other educational agencies that have an interest
2. The Local Chamber of Commerce.
3. Member from displaced homemaker center.
4. Small Business Administration.
5. An Equal Opportunity Officer.
6. Successful women and minority entrepreneurs.
7. The coordinator of the Regional Effort and/or funding source.
8. Any other interested representative in the community.

STEP 5
ACQUIRE FUNDING FOR THE PROJECT

Obtaining funding for the project will depend on a number of factors: 1. What local resources are available to the institutions that will run the project. 2. What "leveraging" of funds can be made to support the program. 3. What current outside funding sources are available.

New York state was looking for programs for entrepreneurs that could be replicated. Additionally, they were looking for a number of models to be developed. The overall project used $75,000 of special funds to develop the models in this program. Community Colleges were chosen for the 'service center' concept partially because of their ability to leverage special Full Time Equivalent (FTE) aide from the state.

Additionally, the regional center used other state economic development resources to provide additional programmatic support for the program. This project used Federal VEA funds, State ESSTG funds, and State FTE aide to support the efforts. In this way the local prospective entrepreneur was provided service at little or no cost out-of-pocket.

STEP 6
ASSIGN OR HIRE A FACILITATOR THE FOR REGIONAL PROJECT

It is the job of the coordinator of the regional effort to assure that each service mechanism:

1. Knows the goals of the project as established by the coordination council.
2. Keeps to those goals.
3. Operates within the guidelines of the goals and funding source requirements.
4. Be informed of what the other service mechanisms are doing.
5. Attend all advisory council and coordination council meetings in order to maintain continuity in the project and to facilitate communications between the service mechanisms.
6. Observes and monitors programs developed by each of the service mechanisms in order to assure quality programs.
7. Controls spending and audit procedures within the requirements of the funding sources.
8. Networks with other state,local, and national agencies that may have an interest in the local effort.

The facilitator needs to be able to work with a variety of agencies and people and should be able to relate to the special needs and desires of women and minority entrepreneurs. Since it is the responsibility of the facilitator to assure the goals of the project are being followed, the facilitator needs to be able to understand the goals and the importance of this project. They also need to understand the difficulties of being a women or minority in business.

When selecting a facilitator for this project it is also important to consider an individual with the following personal strengths:

1. Very good organizational skills.
2. Able to deal with a flexible program.
3. Able to relate to the population to be served .
4. A local person that is familiar with the area and possible support groups.
5. Open to new and different ideas. by the target population.

STEP 7
NETWORK

Since the coordinator in charge of each of the service mechanisms may not be a member of the coordination committee it is important for the facilitator of the total project to network with each of the service mechanism's coordinator and advisory council. This insures that everyone understands the goals and requirements determined by the coordination council. Communication is invaluable in the coordination of this project. This is especially true when dealing with an area that has been undeveloped. It is strongly recommended that representatives from each of the service mechanisms meet periodically on a regular schedule to discuss what is happening at each service mechanism (if there is more than one). The synergy that can be created at these meetings is invaluable. These meetings can help develop ideas, share pitfalls, and assist in keeping the direction of the total project uniform.

By sharing the experiences of the service mechanisms less time is spent duplicating something that did not work for one agency and less time trying to solve problems encountered by another agency.

STEP 8
FOLLOW UP

The facilitator must always follow up on the service mechanisms. It is necessary for the coordinator to visit each service mechanism often and report back to the coordination committee. By frequently visiting the service mechanisms, the regional facilitator can remain informed of the efforts of each mechanism and be available to deal with any difficulties that may arise.

The facilitator reports to the coordination council and keeps those members informed of service mechanism activities. With this communication intact the coordination council can set further guidelines and policies that become appropriate with new information and experiences gathered in the field.

It is the facilitator's responsibility to act as a clearing house of information and coordination for the effort at large. The facilitator should attend all of the advisory council meetings for each service mechanism, the coordination committee, and as many programmatic workshops/seminars that are possible. The facilitator should also publicize the program with the media and network with the relevant agencies in the area to solicit their participation in the project.

The facilitator should bring representatives of the service mechanisms together periodically to share ideas and experiences. This can assist the service mechanisms. By sharing experiences, programs and ideas that did not work at one mechanism will not be replicated at another. Programs that worked well may be shared and replicated at the other service mechanisms where possible.

STEP 9
EVALUATION

The coordination council should aid in developing the criterion for evaluation of each of the service mechanisms. In that evaluation it is important to consider the following items:

1. Was recruitment used at each service mechanism effective?
2. Was networking between the participants in order to form a support group encouraged?
3. How did each service mechanism determine the content of the program? Was it effective?
4. Were other agencies encouraged to participate?
5. Was there an advisory council? Was it effective?
6. What was the feedback from the participants?

COMMENTS

When working with entrepreneurs it is important to remember some key issues. These issues may include:

1. Their time is limited.
2. They have very flexible schedules that change according to their businesses needs not the available class time.
3. Different days and months may be busier for their business than others.
4. The location of the training site must be convenient for them.
5. Setting, programs must be designed around the type of community in which the program will be conducted .
6. Communication, this is very important and good communications between each service mechanism and the coordinator can increase the success of the program.

Programs that are offered must be flexible in nature in order to accommodate an unpredictable schedule. It may be necessary to offer the same program at different times in a month as to accommodate more people. Also attendance proves to be better if programs are offered before the working day begins or in the evening.

It may be necessary to hold programs at a location other than the agency campus that is offering the program. Attendance is often better if a location within walking distance of the entrepreneurs is used for the program. This is obviously constrained by the setting in which you are operating, urban, suburban, or rural.

Communication in this effort is very important. There needs to be constant communication between each of the service mechanisms and the coordinator. This communication and networking can help each of the service mechanisms target programs that work for the participants and steer away from others mistakes. (It helps avoid each agency reinventing the wheel).

INTRODUCTION

The model program that follows was developed by Monroe Community College (MCC) in Rochester, New York. The College was selected by New York's Finger Lakes Regional Education Center for Economic Development and the New York State Education Department to help develop a model for addressing the educational needs of women and displaced homemakers wanting to begin or upgrade entrepreneurial efforts.

Why Monroe Community College was Chosen

Monroe Community College was chosen because of both its location and its history of education and community involvement. The College is conveniently located to serve its large metropolitan and suburban area in Monroe County and is easily accessible to entrepreneurs by several major roads, just a few minutes from both downtown and outlying business centers.

Service to the Adult Community

MCC's long history of community service includes offerings to not only the traditional community college student but also to older students. In addition, it includes training employees for corporations and addressing the special educational needs of targeted groups in the area.

The influence of adult education in the College is reflected in the average age of students: 26. MCC attempts to use all the available resources in the state and local community to serve its large variety of students at a low cost. Aside from low cost, MCC offers to its students the benefits of teaching excellence, flexibility in scheduling, and the opportunity to improve skills in liberal arts and technical fields.

MCC also offers Tuesday-Thursday College for Women, Evening and Summer sessions for adults, Corporate Services, High School Equivalence, and courses for the handicapped, speakers of English as a Second Language, and the economically disadvantaged.

Degrees Offered and Accreditation

Of course, the College also offers Associates' Degrees in Arts, Sciences, and Applied Sciences, and offers Certificate Programs in twelve career fields. MCC is accredited by the Middle States Association of Colleges and Secondary Schools and is a member of the League for Innovation in the Community College.

WOMEN
ENTREPRENEURSHIP
URBAN MODEL

MONROE
COMMUNITY
COLLEGE

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Taken together, it is MCC's excellence in both traditional educational offerings and programs demonstrating sensitivity to the community's special needs that have made it an ideal site for a model program for women entrepreneurs and displaced homemakers.

STEPS TO FOLLOW IN SETTING UP AND DELIVERING A PROGRAM FOR WOMEN ENTREPRENEURS AND DISPLACED HOMEMAKERS

STEP 1: LOCATE FUNDING SOURCES

Each institution affiliating with a Women's Entrepreneurship Program or Displaced Homemakers' Program must seek its own funding; however, resources for this funding tend to vary widely from state to state.

The most common funding sources include the various state departments of education, departments of commerce, and industrial development agencies (IDA's). Also, each state's Private Industry Council (PIC) is often a good funding source, particularly if the petitioning institution (college, school system, etc.) places emphasis clearly on particular target groups the PIC intends to serve.

Private foundations, of course, provide excellent funding sources, too. The best way to find a listing of foundations and their funding interests and requirements is to consult the foundation books in your local public library's reference section.

STEP 2: WRITE THE GRANT PROPOSAL

Since grant proposal requirements vary widely from agency to agency, it may be best to restrict remarks on this to a few general points.

When petitioning agencies and foundations, keep in mind that there tends to be a difference between the two in terms of the levels of detail or justification required of applicants. Since state agencies have funds that they must find uses for, their requirements will be more general. Private foundations, on the other hand, must have very specific information and extensive justification that an institution is worthy of their grant monies.

A few rules of thumb are basic to writing grant proposals, no matter what the target agency or foundation:

- Follow every instruction of the funding source's application, to the letter.
- Adhere strictly to proposal deadlines.

- Have a specific and well defined target group as recipients of the funds requested.

- Define clearly what you are going to do with the funds, and exactly how you will help the target groups start or expand businesses. State numbers of women you intend to serve, numbers and types of seminars, one-on-one counseling sessions, and so on.

For tips on writing the proposal itself, a number of good books are available at college or public libraries. One of the best is THE FOUNDATION DIRECTORY - 10th Edition by LOREN RENZ, EDITOR.

[See the back of this section of the booklet for a sample pre-application for funding.]

STEP 3: DIFFERENTIATE AND PROFILE TARGET GROUPS FOR THE PROGRAM

The urban women served by the Women's Entrepreneurship Program and the Displaced Homemakers' Program tend to fall into one of four groups:

BUSINESS UPGRADE - The most educated of the four groups, these women generally have gotten their entrepreneurial starts on their own or in partnership businesses. They have some definite ideas about the kinds of information and services they need to upgrade their businesses.

BUSINESS STARTUP - This disparate group includes women of many types who want to begin businesses. Freelancers, women leaving the corporate or academic world to begin independent consulting services, and women who want to begin home-based operations, all fit into this category. By and large, they come to the program seeking information about almost every aspect of business operation. They also want direction and support.

DISPLACED HOMEMAKERS - These are women who have made careers as homemakers and mothers but through a husband's death or through divorce suddenly have to take on the role of breadwinner. They may have rudimentary business plans in mind and some capital for startup. They may also have the skills needed for doing business in a given field; but they tend to lack business knowledge and confidence.

WORKING UNDEREMPLOYED - Of the four groups, these women are probably the least well educated, though their skill levels vary widely. Their entrepreneurial interests tend toward restaurants, house cleaning services, and husband-wife partnerships in "blue-collar" businesses.

In spite of these categorizations, it is important to account for the fluidity that does exist in the population your program serves. At Monroe Community College we found that the population was in more or less constant motion and that these groups sometimes segmented further according to the group members' congealing interests. A flexible program that offers many choices works best for these women.

Personal Characteristics

As a whole, women entrepreneurs tend to share certain personal characteristics. More often than not, they are:

- Well educated
- Skilled
- Older than male counterparts starting businesses
- Strong willed, since they are entering into a field that traditionally has not included them
- Educated later in life, rather than immediately after high school
- Have children to care for
- Have had marriage disappointments
- Have suspicious attitudes towards "the system."

[The Entrepreneur Profile included in the sample materials at the back of this section describes these women further. There is also an Entrepreneurial Aptitude Measurement that may be given women interested in exploring their aptitude for business ownership.]

Applying Information from the Profile

Because of the social disadvantages these women may be facing as well as the presence of barriers male entrepreneurs usually do not have to tackle (i.e., raising children or fighting a system that is slow to accept them), the networking phase of the program may be particularly helpful (see page -).

Also important is an overall program perspective that women entering business emerge from--and encounter--a different world than men do.

STEP 4: HIRE A COORDINATOR

Once grant monies have been secured, the educational institution affiliated with the program must hire a Program

Coordinator (unless someone on staff is able to take on the Coordinator's responsibilities). This person has final accountability for the program and reports to both the institution and the funding source.

Personal Characteristics

The kind of person best suited to coordinating a program for women entrepreneurs will herself possess many of the same personal characteristics of the entrepreneurs served. She will probably, for example, be strong willed and highly energetic, in order to best work with strong willed and energetic women.

Demonstrated Abilities

Further, the Coordinator selected will have demonstrated ability in these areas:

- Effective work with women of several social class backgrounds
- Successful interaction with community organizations
- Broad range of contacts with business and community organizations
- Good public speaking qualities
- Knowledge and appreciation of women's issues
- Success in working with projects from the concept stage through the implementation stage
- Small business experience (recommended)

STEP 5: ARRANGE FOR SERVICES WITH THE AFFILIATED EDUCATIONAL INSTITUTION

Initially, one of the Program Coordinator's most fruitful expenditures of time is the liaison work done within the college or other institution affiliated with the program.

While administrative procedures and specific program needs are unique to each insitution, the need for widespread understanding and ready cooperation remains certain. Computer services and audiovisual equipment, for example, will be needed on short notice. The Coordinator will also need help from the mail room, the bookstore, advertising, purchasing, and so on.

The program is not only highly interdependent with other programs in the institution, but it also must operate with a degree of flexibililty that is often in contrast with the traditional rigidity of academic and bureaucratic structures.

Considering all of this, two types of liaison work are recommended:

Informing Faculty, Staff, and Administrators about the Program

Make sure that your program's nature, goals, and benefits are understood by every department in the institution. This ensures cooperation and good will and prevents duplication of services.

There are any number of ways to inform others at the college: making a presentation to the faculty, meeting with department heads, and/or placing notes in in-house newsletters, for instance.

Creating Involvement

Involve as many people as possible in your projects. One way to do this is to explain to faculty and staff during your initial meetings with them the kind of help you might later ask of them.

In addition, you can provide "ownership" by others throughout the institution by making contact early and by asking for input during the conceptual phase. Allow others to be experts by asking their advice on the best way to implement plans for the program.

STEP 6: FORM AN ADVISORY COUNCIL

Even though decisions about the program must rest in the hands of those accountable for the funding, an Advisory Council provides invaluable insight and direction that make the program more effective. A carefully selected Advisory Council also enhances the program's credibility in the business community.

Selection of Members

Members selected for the committee (or council) should be well established people who have experience working with women's issues. The committee membership should represent the available resources in the community. In an urban setting the resources are numerous, and the council might have representatives from:

- The affiliated educational institution
- The regional coordinator/funding source
- Experts in business
    - Accountants
    - Management consultants
    - Small business owners
    - Bankers
    - Marketing experts

- Other educational agencies
- Chamber of Commerce
- Small Business Administration (SBA)

A target number of ten is ideal for the group because it allows for a free flow of ideas while still being small enough to manage. If some members frequently miss council meetings because of other obligations, however, the Program Coordinator should add more members so that there is always sufficient input at meetings.

Nature of Committee Interaction

Since this council is an advisory council and not a governing board, a networking format for the meetings, along with an agenda, works well for providing the synergy required to share ideas for the project. Members of the committee should be encouraged to participate in the programming through seminar talks, breakfast and dinner meetings, and individual technical assistance.

STEP 7: BEGIN COMMUNITY OUTREACH AND PARTICIPANT RECRUITMENT

Alerting the community to the program, even before the programmed schedule of events is finally set, has proven to enhance participation. This technique becomes particularly important in an urban community, where so much activity competes for your target populations' time and attention.

Both media coverage and extensive mailing lists are keys to the program's success.

Techniques for Alerting the Media

Getting the attention of specific groups such as women entrepreneurs and displaced homemakers needs promotion, publicity, and time for the public to react.

News releases of the sort included among the samples at the end of this section are effective if distributed early enough to local newspapers. In addition, notifying local radio and television stations of the upcoming program's purpose and direction may generate helpful free publicity.

Locating Potential Participants for Mailing Lists

In an urban setting locating potential participants can be complex, but the task is vastly simplified if organizations already exist to serve the needs of small business owners. If there are organizations such as the National Association of Women Business Owners or National Alliance of Home-Based

Business Owners, tap into their network to find potential participants.

Consider other groups as well: the Chamber of Commerce, the Small Business Administration, community college continuing education lists, school district adult education lists, professional organizations, minority clubs, and of course women's groups.

STEP 8: DETERMINE THE NEEDS OF YOUR TARGET POPULATION

Once a mailing list has been established, the next step involves determining what the target population needs in terms of activities and information. Because this audience is diverse and may not be fully aware of its needs, a three-pronged approach to assessing needs works best.

Advisory Council Input

The first method of gathering information is through the Advisory Council. Chosen for the business expertise and knowledge they possess, members of the Council can be invaluable in developing the program and forming some assumptions about the needs of special target groups. Ideas generated at Council meetings about women entrepreneurs' needs can provide a springboard for an expanded needs assessment.

Mail-in Survey

A mail-in survey of women entrepreneurs' and displaced homemakers' needs also can be helpful for getting the necessary information for building a thorough and useful program. If they are carefully constructed, mail-in surveys have as their strength that they allow specific expression of needs from those who should know best what those needs are.

However, because many respondents may only dimly perceive the complexity of what they have yet to learn about entrepreneurship, data from mail-in surveys should be supplemented with information retrieved through other methods.

Another drawback to mail-in surveys is that because they are time-consuming and unmonitored, response is often not as good as one would hope.

[A sample mail-in survey is included in the material at the end of this section of the booklet.]

Kick-off Event

Finally, the program's kick-off event (see Step 9) provides perhaps the best opportunity to gather first-hand information from entrepreneurs.

The principal benefits of this method are the improved response rate that results from on-the-spot completion of a form with no mailing involved and the fact that enthusiasm for the topic of women's entrepreneurship is at a peak following such events.

[A sample of one needs assessment form can be found at the end of this section of the booklet.]

STEP 9: HOLD A KICK-OFF EVENT

Holding a kick-off event is important even before the actual programming begins because it gives the potential participants a chance to learn from the Program Coordinator the nature of the program objectives.

The kick-off event also makes a wonderful publicity tool. In an urban setting this kind of event is usually well received, so it generates good word-of-mouth publicity as well.

When and Where

An early morning breakfast is particularly suitable for small business owners because their busy schedules usually take up the remainder of the day. Displaced homemakers also respond well to early morning events, as long as the events are scheduled late enough for the women to get children to school or child care.

The event's location should be central to the district where entrepreneurs tend to work. Clearly, attendance at the event will be boosted if participants can get to work easily after its conclusion.

Program Hints

KEYNOTE SPEAKER - A keynote speaker will draw participants and unify the event. She should be able to relate to the issues facing women entrepreneurs and/or displaced homemakers and should be able to point out to her audience how the Women's Entrepreneurship Program can address these issues.

There should be separate speakers for women entrepreneurs and displaced homemakers--and possibly even separate events--

depending on the community and on the approach the Advisory Council recommends.

SEATING - Since one of the program's main goals is collaboration and support among women, encourage networking through seating arrangements. Setting up round tables of ten for participants helps establish a structure for exchanging business cards and information about issues and goals.

INFORMATION DISTRIBUTION - Distribute information about the program and ways that participants can get involved in it. Also, give out information that pertains to related community support groups and organizations, such as the SBA or local businesswomen's organizations.

INFORMATION GATHERING - The kick-off event is an excellent forum for gathering information valuable to setting up the rest of the program.

If a questionnaire is carefully designed, participants can in just five or ten minutes offer a wealth of critical data on types and forms of businesses, preferred delivery formats and times, networking concerns, technical assistance needs, and effectiveness of the program's various publicity efforts.

[Sample kick-off event materials appear at the end of this section of the booklet.]

STEP 10: DELIVER ASSISTANCE ON SEVERAL LEVELS

After receiving information from the kick-off event, mail-in survey, and Advisory Council, establish a plan for addressing the concerns the women have expressed.

The plan should address the target population's needs through several forums, including seminars, small groups, one-on-one assistance, or other means of addressing the issues brought up in the various needs assessments. The Advisory Council can help assess how the delivery of assistance can best be handled.

Necessary Flexibility

Because the program's audience is a particularly busy one, the plan must be flexible. It may be necessary, for example, to offer programs several times and to offer them in different formats.

Multi-level Offerings

The best results tend to come from simultaneous multi-level, or overlapping, offerings. An entrepreneur or displaced homemaker might, for instance, attend a group technical assistance seminar on a topic of particular interest to her, then join a small networking group focusing on the same area, and seek individual technical assistance on some aspect of the same topic area.

This holistic approach to education not only benefits the woman and her business venture, but it also distinguishes this kind of program from most other small business assistance programs.

SMALL GROUP TECHNICAL ASSISTANCE:

Subject Matter - What follows is an overview of typical subjects that can be developed into significant programming for women-owned small businesses. Questionnaires, telephone conversations, and so on may identify many more topics as the program proceeds. It is particularly important to slant the subject treatment so that it applies to the target groups, since the perception obtains that women and displaced homemakers are treated differently from men in the business world.

Insurance - Entrepreneurs need a detailed synopsis by an expert in the field. Their most pressing concerns center on liability issues.

Accounting and Taxes - Choose as a presenter an accountant with small-business experience in the community. She or he should discuss the issue of "fear of numbers" learned by many women and should emphasize the importance of correct tax form completion, estimated tax filing, and other IRS expectations.

Merchandising - A management consulting firm or a professor in this field can be a good presenter.

Marketing - Since marketing is misunderstood by many, the presenter should offer a clear overview of what marketing is and is not. The group discussion should include methods, planning, and tools.

Advertising - Sessions on advertising should follow those on marketing and should cover print media, radio, television, brochures, promotions, and so on. The presenter should have local small-business advertising experience.

Time Management - Training in time management is an important component of programming for small business owners, because time use can make or break the business venture.

Using Community Resources - A local Chamber of Commerce officer or a representative from the State Department of Commerce can raise entrepreneurs' awareness of available resourc and of needed skills. A series of program offerings might even be appropriate.

Developing a Business Plan - An accountant familiar with both "hard copy" worksheets and with computer program business plans can help participants understand the critical importance of having a business plan and help them become comfortable with the planning system that is best for them.

Assessing the Worth of Your Company - A real estate broker dealing in mergers and acquisitions may make a good presenter on this complex topic. Small business owners need to understand what a business is worth on the market versus what it may be worth to them. Myths about worth of inventory, etc. need to be clarified during the discussion. Follow-up through individual technical assistance is often needed with this topic.

Dealing with Rejection - A seasoned salesperson working in the field can offer women (who may deal with rejection too personally) techniques for dealing with it productively.

Presentation Skills - The presenter should emphasize the importance of presentation skills as a necessary adjunct to hard work in the formula for success. Although many women feel apologetic for their presentation skills and fear being videotaped, taping before and after sessions is critical to the most effective instruction and to offering the women confidence that they can learn the necessary skills with proper training.

Assertiveness - Many women entrepreneurs need training in getting more of what they want, learning to say 'no', and knowing how to distinguish between assertiveness and aggressiveness. A personal effectiveness consultant who has experience training women is a good choice to lead this discussion (or series of discussions).

Computerization - It may be best to offer instruction on several levels--elementary, upgrading, etc.--so that participants in each group are at a similar level of understanding and do not feel intimidated. A consultant who deals with small business would make a good presenter.

Personnel Management - Try to find a personnel consultant with appreciation of the one- or two-employee office to lead a discussion of the dynamics of office staff and organization for productivity.

Personal Financial Management - This topic can be threatening to women who have a history of depending on others to do their financial planning. The presenter should offer them an understanding that taking control of their lives means taking control of their own financial planning as well. They need open discussion of retirement and other investment needs, of interest rate compounding, and of the many options available to them.

Organizing Skills - Women entrepreneurs need to be apprised of how to make the best use of their accountant, lawyer, consultants, employees, time, and money. They need also to understand the detriments of disorganized behaviors such as "shoebox" recordkeeping and avoidance of disliked tasks. A good presenter might be a time management or organizing consultant.

Mediation - The discussion should clarify how problems that arise in small businesses can be solved through the mediation process. Psychiatrists and psychologists often offer their services to businesses struggling with conflict over payroll policies and the like. Partnerships in trouble can also benefit from mediation.

Developing a Home-Based Business - A presenter who is herself a successful home-based business woman can help women considering that kind of business understand its benefits and drawbacks. Methods of dealing with drawbacks should be part of the discussion. The topic might also be offered as a series, so that participants may be taken through goal-setting, visualization, and other exercises that will bring them closer to startup or to their next upgrade level.

Getting Government Contracts - Since many women who run small businesses believe that only big businesses can get government contracts, a presenter with experience contracting to small businesses for the federal or state government can help women entrepreneurs understand how to become part of the process, what kinds of regitration or licensing may be necessary, and so on.

Scheduling of Group Sessions - Offering sessions on such topics as the ones above during early morning or evening hours helps assure that entrepreneurs can attend. Weekends are often not viable choices for scheduling since many working women try to spend time with their families on weekends. Two-hour programs are usually sufficient unless a particular program requires more time for exercises, worksheets, films, and so on.

Using media publicity and the mailing list acquired from the kick-off event, distribute calendars of upcoming programming to potential participants. The calendar should list subject matter, presenters, details of areas of be covered, and time and place of sessions.

[A sample calendar of Spring 1987 programs is included at the back of this section of the booklet.]

Selection and Training of Presenters - Presenters should be experts in their fields, should have business experience in the subject that will allow them to identify with participants' needs, and, if possible, should be members of the target group. This helps them function as role models as well as presenters.

Presenters should have some experience or training in working with groups. A "train the trainer" session may be very productive for emphasizing group dynamics and offering better understanding of the program's objectives. Someone with expertise in teaching and networking with women should lead this session.

Material Distributed - It is particularly beneficial for group participants if the presenter distributes printed materials that individuals can take home with them. These materials not only augment the presentation, but they provide tangible references the women can use in their businesses.

Communication/Evaluation/"Selling" Other Aspects of the Program - Continuous communication should be maintained between the Program Coordinator and the small group technical assistance presenters.

Also, evaluation forms should be used after each group session to gain better understanding of participants' expectations and satisfaction with the program as well as to gain some measure of the presenter's skill.

Moreover, both the Program Coordinator and the presenters should emphasize the interconnectedness of the various group topics by encouraging participants to attend other sessions.

NETWORKING GROUPS:

Networking groups allow women who have participated in small group technical assistance sessions to continue working with a group of like-minded women who want to pursue the topic further. Networking groups also bring into the program women who have expressed a particular subject interest but for whom no scheduled group assistance sessions quite fit the need.

These women can be identified from the questionnaire given out earlier asking them to check off networking issues of interest. From questionnaire responses, the Program Coordinator should be able to group women on the basis of similarity in business type, length of time in business, and personal attributes.

Group Size - A functional number for a networking group is eight. As few as four can still maintain a networking group, whereas more than eight can become unwieldy.

Scheduling - Networking sessions should be held in a comfortable, quiet, private atmosphere and should last no more than three hours. Members may wish to meet once a week or once every two weeks, depending on their needs for support and information. Depending on the length of the program, networking groups can be scheduled to meet over the duration with the intention that they continue on their own beyond the structure of the program.

Selection and Training of Leaders - Select a group leader for each networking group to help initiate the process and to inform the Program Coordinator of its effectiveness.

The leader should be familiar with the networking process and experienced at working with women--perhaps someone on staff at a local counseling center or business organization or a college or university faculty member.

The Program Coordinator, together with a trained counselor, can train networking group leaders during a two-hour session in which the objectives of the program are clarified and concerns of the group leaders are aired. To encourage this and to provide a model, the training session itself should have a networking atmosphere.

[See the back of this section of the booklet for sample letters and memos to networking group participants along with a registration form.]

INDIVIDUAL TECHNICAL ASSISTANCE:

Individual Technical Assistance is usually a popular component of the program because it allows a small business owner who could not otherwise afford it to hire an expert consultant at the cost of only ten dollars an hour. The program funds cover the remainder of the consultant's actual hourly fee.

Structure of the Program -The business owner herself decides the area in which she needs help and informs the Program Coordinator by telephone or by registration form of her need. She may need assistance with a marketing plan, with a company brochure, with accounting, personnel matters, etc.

She will not be billed directly by the consultant for the consultant's services. Instead, the consultant will first bill the college (or other institution affiliated with the program) for the full fee, and the college will in turn bill the business owner at ten dollars per hour.

The Consultants - The entrepreneur may wish to choose her own consultant or she may ask the Program Coordinator to recommend one from an established pool of consultants already associated with the program.

This pool of consultants is formed gradually throughout the course of the program, the result of suggestions by participants, by the Program Coordinator's business community contacts, and by Advisory Council members' referrals. Consultants may also be former, or even current, participants in the program.

It is important that the Program Coordinator continuously assess the effectiveness of Individual Technical Assistance by asking participants for feedback on their experiences and by regularly updating the list of consultants.

[See back of this section for a sample memo and registration form for Individual Technical Assistance.]

STEP 11: HOLD A CLOSING EVENT

When your program ends, it is useful to hold a gala closing event--perhaps a dinner--to highlight your program's success for the community at large and for the program participants. Such an event gives everyone an opportunity to meet with other participants and to generate enthusiasm for the overall effort. A good location for the event would be a facility that is identified with success in the community.

Speakers

The Program Coordinator will want to make opening remarks that highlight past activity and note plans for any future activity. A featured speaker who serves as a role model and who can identify with the struggles of women entrepreneurs and/or displaced homemakers can encourage the audience to work further for success and to continue to network, so as to break the isolation problems so many small business owners have.

Suggestions for speakers may come from the Advisory Council (who may also make suggestions about location, VIP invitations, etc.). Council members can also serve as table moderators at each dinner table to help encourage conversation during the program.

Publicity

Alert the community at large about the closing event by sending news releases to all appropriate media. Reporters may cover the event with emphasis on the speakers, the program's funding, the attendees, or the impact on the community--whatever is newsworthy. Any positive coverage the program generates can of course be used to persuade funding sources to continue their support.

STEP 12: EVALUATE THE PROGRAM AND ITS COMPONENTS

Evaluation of the program and its components should be an ongoing process that results in constant improvement of the program. Evaluation can be fostered by regular communication between the Program Coordinator and Presenters, Participants, and Networking Group Leaders. Program evaluation should also be conducted officially on three levels:

Evaluation by Participants

At each small group technical assistance session, participants should complete an evaluation form that encourages honest commentary. (Often a very simple five-minute form asking what was most helpful about the session, what could have been improved, and whether the participant would recommend that session to others, is sufficient.)

Review by Advisory Council

The Advisory Council also acts as a review board for the project in total. Council members can not only help the Program Coordinator determine which components were effective and which were not; they can also offer suggestions on how to improve the methods of delivering assistance and information.

Review by Funding Source

The funding source also acts as a reviewer. A representative from the funding source should be encouraged to attend Advisory Council sessions and various events in the program in order to become thoroughly familiar with the program and review its success.

Any letters of appreciation, accommodation, or criticism sent to the Program Coordinator should be copied and forwarded to the funding source to further help in its evaluation of the program. Ideally, this helps establish the program's validity and encourages future funding.

SUMMARY OF ADDITIONAL CRITICAL POINTS

Below are a few final points to keep in mind when setting up programs based on Monroe Community College's model:

- **Existing Programs Research** - Know what is being offered in the community so your program does not duplicate or compete with other services. This program should enhance programs offered by other institutions by offering programs at different levels, programs at a less prohibitive rate, or programs not offered.

- **Input from Professional Organizations** - Professional organizations may have valuable input on needed programming they themselves would like to offer but for which they may not have resources.

- **Advisory Council Suggestions** - An Advisory Council is critical to the program's development. The assistance and enrichment offered by shared ideas and approaches is invaluable.

- **Networking with Community Organizations** - Regular contact with community organizations can be particularly helpful in establishing a list of potential participants and in achieving visibility in the community.

- **Program Location** - The program needs to be easily accessible to entrepreneurs. If the facility sponsoring the program is not in the hub of the entrepreneurs' world, perhaps there should be the option of offering programming at a different location.

- **Flexibility** - Finally, flexibility is the key to successful programming for small business owners and displaced homemakers. The program must be flexible enough to cater to the participants' frantic schedules. Group session leaders and others involved in directly dealing with this population need constantly to adapt to the specific interests of these women for whom "canned" programs and presentations are completely inappropriate.

SAMPLE PRESS RELEASES, MEMOS, QUESTIONNAIRES, ETC.

Regional Center: Finger Lakes
Economic Development Training

PRE-APPLICATION FORM

Regional Center Date: 07/06/87 **SED #:** - - -
BOCEPS Approval Date: / / **Total Cost:** 10012
BEDC Date: / / **Dept. of Commerce Date:** / /
BGA Approval Date: / / **Dept. of Labor Date:** / /

Pre-Application Number: FL-410-821

Project Name: WOMEN ENTREPRENEURS/BUSINESS SUPPORT

# of Companies: 30

I. Company Name: ROCHESTER CHAMBER OF COMMERCE

Address: 55 ST. PAUL ST.

City: ROCHESTER **State:**NY **Zip:** 14604-

Contact: VIVIAN ALEXANDER

Telephone: 716-454-2220

Type: SERVICE

Size: 1500

Woman Owned: No

Minority Owned: No

Region: 09 **Congress:** 29

SDA: 30 **Senate:** 59

County: 24 **Assembly:** 136

II. Training Agency: MONROE COMMUNITY COLLEGE

Address: 100 E.HENRIETTA

City: ROCHESTER **State:** NY **Zip:** 14623-

Contact: COLETTE DORAIS CROWELL

Telephone: 716-424-5200

Region: 09 **Congress:** 29

SDA: 30 **Senate:** 59

County: 24 **Assembly:** 136

PRE-APPLICATION FORM

Training Dates-> **From:** 07/01/87 **To:** 12/31/87

Location: MONROE COMMUNITY COLLEGE

III. Type of Training: ENTREPRENEURSHIP TRAINING/BUSINESS SKILL

Training Description->UPGRADE THE EXISTING SMALL BUSINESSES OWNED BY WOMEN IN THE URBAN SETTING WITH GROUP SESSIONS AND CLASSES.

IV. JOB TITLES:	No. of People
1. WOMEN ENTREPRENEURS-MANAGEMENT SKILLS	100
2. WOMEN ENTREPRENEURS-SPECIFIC SKILLS DEVELOPMENT	100
3. WOMEN ENTREPRENEURS-INDIVIDUAL CONSULTATIONS	50
4.	0

No. of New Hires :	0	No. of Disadvantaged:	0
No. of Upgrades :	0	No. of Handicapped :	0
No. of Entrepeneurs :	200	No. of Dislocated :	0
		No. of Minority :	0
		No. of Male :	0
No. of Trainees :	200	No. of Female :	200

V. BACKGROUND INFORMATION->

Company Information->SERVES BUSINESSES AND THE COMMUNITY.MEMBERS ARE ENTREPRENEURS AND ARE COMMITTED TO ASSISTING NEW BUSINESSES IN THE AREA.

Need for Training->SPECIFIC TRAINING TO UPGRADE SKILLS FOR PROFITABILITY AND ENCOURAGE GROWTH IN THE AREA.

Company Commitment->COMMITTED TO ASSISTING BUSINESSES IN THE AREA IN ORDER TO HELP STIMULATE THE LOCAL ECONOMY AND ENCOURAGE ECONOMIC DEVELOPMENT.

PRE-APPLICATION FORM

VI. TRAINING PROGRAM COMMITMENT

Objectives->
WOMEN ENTREPRENEURS-MANAGEMENT SKILLS 100

1A. What->	**No. Hours**	**No. People**
CONFERENCE-SEMINARS	20	100

Description->
A ONE DAY CONFERENCE OF WOMEN BUSINESS PERSONS ANDSERVICE PROVIDERS TO EXPOSE THEM TO OPPORTUNITIES AVAILABLE TO THEM IN THE AREA TO HELP THEIR BUSINESS BE MORE PROFITABLE.

Objectives->
WOMEN ENTREPRENEURS-SPECIFIC SKILLS DEVELOPMENT 100

2A. What->	**No. Hours**	**No. People**
THE WOMEN ENTREPRENEUR	25	100

Description->
A SERIES OF SEMINARS ADDRESSING THE SKILLS NEEDED TO RUN A SUCCESSFUL BUSINESS WITH SPECIAL EMPHASIS ON THE UNIQUE STRUGGLES OF WOMEN ENTREPRENEURS INTHE URBAN SETTING.

2B. What->	**No. Hours**	**No. People**
TECHNICAL ASSISTANCE TRAINING	50	60

Description->
A SERIES OF SMALL GROUPS TOGETHER WITH AN EXPERT IN THE FIELD ADDRESS SPECIFIC TECHNICAL ASPECTS OF ENTREPRENEURSHIP.

Objectives->
WOMEN ENTREPRENEURS-INDIVIDUAL CONSULTATIONS 50

3A. What->	**No. Hours**	**No. People**
INDIVIDUAL TECHNICAL ASSISTANC	30	50

Description->
TO TRAIN WOMEN ON A ONE-ON-ONE BASIS IN THE TECHNICAL ASPECT OF RUNNING A SMALL BUSINESS ALLOWING FOR SPECIFIC AND UNIQUE CIRCUMSTANCES TO BE ADDRESSED.

PRE-APPLICATION FORM

VII. bUDGET

A. Instructional Costs

Code	Category	Amount	%
15,16,	Personnel (Salaries fringe)	8212	82%
40	Training Consultant	0	0%
20,40	Equipment (Rent/Lease)	0	0%
45	Supplies/Materials	1300	13%
40,46	Other Instr. Costs	0	0%
	SUB Total (Inst.)	9512	95%

B. Non-Instructional Costs

Code	Category	Amount	%
90	Admin. Indirect	500	5%
40	Purchase Support Services	0	0%
45	Supplies & Materials	0	0%
15	Admin. Direct	0	0%
	SUB Total (Non-Inst.)	500	5%
	TOTAL PROJECT COST	**10012**	**100%**

Funding Source 1:	ESSTG	Amount:	10000
Funding Source 2:		Amount:	0
Funding Source 3:		Amount:	0
	Total Funding		**10000**

Training Agency:	FTE	21600
Company Inkind:		0
Paid Time Off:	PAID TIME	5000
Cash:	CASH	2000
Other:		0
	Total Match	**28600**

No. of Instructional Hours: 125
Cost Per Trainee: 50
Ave. Contact Hour Cost: 1
TOTAL PROJECT COST: 10012

Linkages: LINK TO THE EFFORTS OF THE FINGER LAKES REGIONAL EDUCATIONAL CENTER PROGRAM FOR MINORITY AND WOMEN ENTREPRENEURS.

If you can answer an enthusiastic yes to 1, 2, 3, 4, 5b, 7c, 8, 9; and if you choose the second alternative of 5a, 6, 7a and b, and 10 – then you definitely have entrepreneurial aptitude. The questions correspond to capacities and attitudes characteristic of successful enterprising women.

From MIND YOUR OWN BUSINESS, BE YOUR OWN BOSS: EVERY WOMAN'S GUIDE TO STARTING A BUSINESS AND SUCCEEDING by Maridee Allen Winter

Do You Have Entrepreneurial Aptitude?

Try this questionnaire to discover if you have what it takes to start a business.

1. a. Whether you work inside or outside your home, do you find that you need the stimulus of other goals besides your day-to-day work?
   b. Do you actively seek new interests and activities that stretch your abilities, then feel exuberant when you've mastered something new?
2. a. Do you find yourself saying, "I could do that much better," or "Why hasn't someone invented a – "?
   b. Do your friends or your current boss praise or adopt your suggestions or ways of doing things?
   c. Have you ever won awards for, or sold, an idea, design, or project proposal?
3. a. Do you get so excited about a new idea or way of doing things that you have to try it out for yourself and want to share it with others?
   b. Do you feel optimistic about your abilities and talents?
4. a. Do you have lots of energy and love to be doing things?
   b. Are you willing to stay up late or rise extra early to meet a deadline?
5. a. When faced with a conflict with another person, or an adverse circumstance, is your first response "Why did this happen to me?" Are you more likely to think "I'll find a way to handle this," or "there's got to be a workable compromise"?
   b. You prepare a business proposal for outside financing. The loan officer at the bank turns down your application. Will you ask his or her advice? Request an explanation in writing? Try other banks and sources?
6. a. Do you feel uncomfortable unless you follow a routine? Or do you welcome the spice of the unexpected?
   b. You have discovered a product or service, have worked hard to launch it, and now discover you'll have to invest several thousand dollars more than you anticipated. How do you feel about the possibility of losing this money? Would it embitter you for years to come, or could you pick yourself up and move on after a good cry?
7. a. In social or business gatherings, do you mostly let others set the pace and make the decisions, or do you initiate activities?
   b. If your boss, spouse, lover or sister does something that really bugs you, do you seethe in silence? Or do you find a diplomatic way of letting them know how you feel?
   c. You find the perfect (and affordable) location for your business in a mall. The manager says he doesn't want to take a chance on a new, small business. Will you wait, then request reconsideration? Will you try to see an authority higher up?
8. a. Have you anticipated a trend in fashion, decor, entertainment, or food six months before it become a trend?
   b. Do you regularly read a major newspaper and general interest magazines?
9. a. At a meeting or party do you converse easily with people you have not met before? Do you circulate?
   b. Have you ever led a fund drive or a project where you had to get others to cooperate on working toward a specific goal?
10. a. Do you frequently feel harried, so busy you find yourself late for appointments, another month gone and your checkbook still unbalanced? Or are you reasonably well-organized?
    b. Do your friends regard you as never quite-together or as an efficient, "take-charge" type who can be relied upon in a crisis?

MONROE COMMUNITY COLLEGE

News Release

For Information Contact:
Shirley Barone
424-5200 Ext. 2172

FOR IMMEDIATE RELEASE:

MCC HOSTS WOMEN ENTREPRENEURS DINNER PROGRAM

On Tuesday, June 2, Monroe Community College will host a Women's Entrepreneur Dinner Program, featuring local public relations and marketing expert, Barbara Biben Ancell.

Ancell, President of Ancell Associates, was the first woman named Director of Public Service and Promotion for the Gannett Rochester Newspapers, a position she held for eight years.

This program, co-sponsored with the Rochester Area Chamber of Commerce, the Small Business Administration and the Rochester Business and Professional Women's Club, Inc., will also feature presentations on community resources for the small business by Vivian Alexander of the Rochester Area Chamber of Commerce and a representative of the New York State Minority and Women-Owned Business Enterprise Certification Program.

The dinner will be held at the University Club of Rochester, 26 Broadway. Cocktails will be served at 5:30 p.m. (cash bar), dinner at 6:30. The cost for the event is $20.00 per person, which includes parking, appetizer, dinner and program materials.

For more information call Colette Dorais Crowell at MCC, 424-5200, Ext. 6141.

***5/20/87hd

MONROE COMMUNITY COLLEGE

News Release

For Information Contact:
Shirley Barone 424-5200
Ext. 2172

FOR IMMEDIATE RELEASE

WOMEN ENTREPRENEURSHIP TRAINING PROGRAMS OFFERED AT MCC

Women-owned small businesses and women interested in starting their own small business will be pleased to learn that Monroe Community College is sponsoring a training program planned to assist women with their respective business needs.

This project, funded by The Fingerlakes Regional Education Center for Economic Development, is divided into two parts. One part of the program will be conducted mostly by women business owners who understand the unique challenges of small business and self-employment. Classes for this portion of the program will be offered in such areas as assertiveness, advertising, presentation skills, self-understanding and self-esteem, tax reform, fundamentals of personnel, computerization, legal workshop, business assessment, business plan, banker/lender series, and franchise understanding.

Each of these sessions runs approximately two hours at a cost of $5.00 per session.

The second part of this program offers individual technical assistance for those who need a special problem or situation addressed. A pool of consultants including lawyers,

...more.....

accountants, management consultants, marketing specialists, industrial psychologists, and computer experts have been selected. These individuals will be made available to women small business owners wishing to use their services at a nominal fee of $10.00 per hour.

There are also networking groups being formed who meet once a week for five consecutive weeks with a professional facilitator to further develop a support system of peers and professionals.

This program will run until September 30, 1987 and is a continuation of a project begun last year. This year the grant places special emphasis on the displaced homemaker who may be considering starting a small part-time business.

Telephone registration can be made by calling Colette Dorais Crowell at MCC, 424-5200 Extention 3376 or 6141.

A detailed brochure outlining the program is available upon request.

***hd
5/6/87

MONROE COMMUNITY COLLEGE

WOMEN ENTREPRENEURSHIP PROGRAM - BUSINESS UPGRADE

News Release

HAVE YOU EVER WEIGHED THE PROS AND CONS OF STARTING A BUSINESS FROM YOUR HOME?

A grant from the Finger Lakes Regional Education Center for Economic Development is making it possible for us to offer programming at almost no cost to participants from March 1987 through June 1987. We are happy to announce the following event:

MONDAY - March 2, 1987

9:30 AM - 11:30 AM

DISPLACED HOMEMAKER ENTREPRENEURSHIP PROGRAM

MONROE COMMUNITY COLLEGE CAMPUS - Room 3-112

Exploring Options For Women in Small Business.

HEAR: Diana Brooks, Owner
WRITING PROS (A home-operated business)
Independent Writing Business, Serving Business and University
Community In Writing and Editing.

LEARN: Colette Crowell, Program Coordinator, Monroe Community College
Women Entrepreneurship Programs for:
- Displaced Homemakers
- Women-Owned Small Business
- Disabled

WORK: Ann Braverman
G.R.O.W., Regional Office on the Aging
Displaced Homemaker Program
Workshop format for assessing your skills and discussing needs and concerns of starting a small business

---

NO COST - REGISTRATION AT THE DOOR - FOR FURTHER INFORMATION CALL 424-5200

Colette Crowell, Extension #3376, or, Ann Braverman at G.R.O.W. at 454-3224

A Woman's History Month Event Co-Sponsored with G.R.O.W. Displaced Homemaker Project

Monroe Community College

ENTREPRENEURSHIP DEVELOPMENT PROGRAMS FOR:

Women-owned Small Business
Displaced Homemakers
The Disabled

February 26, 1987

We are pleased to announce the funding by the Finger Lakes Regional Education Center for Economic Development for programs addressing the needs of individuals starting,or presently owning,their own small business in the Monroe County area.*

These needs will be met through the following:

NETWORKING GROUPS OF PEERS
SMALL GROUP TECHNICAL ASSISTANCE SESSIONS
INDIVIDUAL TECHNICAL ASSISTANCE
BREAKFAST AND DINNER PROGRAMS

Funding for these services allows for quality presentations at a very low price. The charges made are only to cover materials and meals when applicable.

The opportunity to invest in yourself at a time when you are in a position of growth, stability, or, just beginning a small business can prove to be a profitable decision.

Programs will be designed according to the survey we ask you to return. Surveys will be available at all programming for continual updating.

PLEASE TAKE A MINUTE AND FILL OUT THE ATTACHED QUESTIONNAIRE/SURVEY SOON!

Thank you!

Colette Crowell

Colette Dorais Crowell
Program Coordinator
(Extension 3376)

*Outlying counties for the disabled program are an exception.

1000 East Henrietta Road • Rochester, New York 14623-5780 • 716/424-5200

Finger Lakes Regional Education Center for Economic Development
GRANT-FUNDED PROJECT - Spring 1987
QUESTIONNAIRE/SURVEY

Monroe Community College

ENTREPRENEURSHIP DEVELOPMENT PROGRAMS FOR:
Women-owned Small Business
Displaced Homemakers
The Disabled

PLEASE ANSWER QUESTIONS APPROPRIATE TO YOU. THANK YOU!

NAME:________________ NAME OF BUSINESS:________________

MAILING ADDRESS:________________________________ ZIP:________

TELEPHONE NUMBER:________________ DATE BUSINESS STARTED:________________

HOW MANY EMPLOYEES DO YOU HAVE?________ full-time ________ part-time

TYPE OF BUSINESS:________________________________
describe your product or service as you would for a directory

THE FORM OF YOUR BUSINESS: Sole Proprietorship:__ Partnership:__ Corporation:__

DESCRIBE THE BUSINESS YOU WANT TO GO INTO:________________________________

____

WHO WOULD/ARE YOUR PRIMARY CUSTOMER (BE)?________________________________
male/female - age - economic status - other

WHAT STEPS HAVE YOU TAKEN, IF ANY, TOWARDS ESTABLISHING YOUR BUSINESS?________________

____

DO YOU HAVE CONCERNS FOR ADEQUATE FINANCING OF YOUR BUSINESS?________________

WHAT ADDITIONAL TRAINING DO YOU NEED TO ARRIVE AT A COMFORTABLE LEVEL OF STANDARD BUSINESS PRACTICES:
Management Skills____ Advertising___ Business Plan_____ Marketing Plan_____
Personnel Administration____ Customer relations_____ Developing an image___
Budgeting_____ Accounting_____ Pricing____ Banking/Finance______ Selling skills_____
Locating suppliers____ Time Management____ Communications_____ Business Law_____
Setting goals _____ Organizational skills_____ Home-based business management____
Locating investors _____ Public relations____ Insurance Coverage____ Delegating____
Display for retail____ Retail____ Wholesale____ Mail-order____ Service Business____
Using community resources____

ARE YOU INTERESTED IN A PEER SUPPORT GROUP FOR NETWORKING? YES:________ NO:________

PLEASE RETURN TO: Colette Dorais Crowell
Monroe Community College
1000 E. Henrietta Road
Rochester, New York 1460

.....PROGRAMMING TO BEGIN SOON.....

ADVANCE NOTICE.......ADVANCE NOTICE..........ADVANCE NOTICE...........

Monroe Community College

CO-SPONSORED WITH THE ROCHESTER AREA CHAMBER OF COMMERCE AND G.R.O.W.

THURSDAY
APRIL 2, 1987

BREAKFAST PROGRAM - 8:00 AM

UNIVERSITY CLUB OF ROCHESTER - DOWNTOWN

PRINCE KISSING IS OUT: ENTERPRISE IS IN

(Entrepreneurship: A Woman's Tradition)

ROSEMARY AGONITO, Ph.D. is a Gender Equity Consultant for Education, Business Government and non-profit organizations. She is author of HISTORY OF IDEAS ON WOMEN (G.P.Putnam's), CLOSING THE COMMUNICATIONS GENDER GAP (a manual) and numerous articles, and lectures extensively on male-female dynamics and gender equity topics.

Before becoming a consultant, Dr. Agonito was Associate Professor of Philosophy at Rochester Institute of Technology, Director of Women's Studies at Eisenhower College, and Project Director of a National Endowment for the Humanities Grant in International Women's Studies. She has taught at Colgate University, Syracuse University, and Wells College.

Dr. Agonito currently serves on the Mayor's Commission for Women in Syracuse and Heads Its Task Force on Employment/Economics. She has a long record of involvement with the women's movement and was named Feminist of Honor in 1983 by Central NY NOW.

EACH TABLE WILL HAVE A GROUP LEADER AND NETWORKING OPPORTUNITIES WILL FOLLOW DR. AGONITO'S PRESENTATION.

BRING YOUR FRIENDS.......PLAN TO MAKE NEW FRIENDS........ INVEST IN YOURSELF...........

ADVANCE REGISTRATION OPPORTUNITY: $8.00 per person includes Continental Breakfast

✂ ....

APRIL 2, 1987 - BREAKFAST PROGRAM - UNIVERSITY CLUB OF ROCHESTER - 8:00 - to - 11:00 AM

NAME:______________________________ BUSINESS:_____________________________

ADDRESS:____________________________________ ZIP:________ TEL.#:______________

SOCIAL SECURITY NUMBER (or five-digit #):______________

MY CHECK FOR____PERSON(S) IS ENCLOSED IN THE AMOUNT OF $_________($8.00 per person)

HAVE YOU PREVIOUSLY ATTENDED MCC? YES:____ NO:____

MAIL TO THE ATTENTION OF: COLETTE DORAIS CROWELL, MONROE COMMUNITY COLLEGE

1000 East Henrietta Road • Rochester, New York 14623-5780 • 716/424-5200

Thank You!

Monroe Community College

ENTREPRENEURSHIP: A WOMAN'S TRADITION

Women Entrepreneurs Kickoff Event — Programming April through July 1987

PRINCE KISSING IS OUT: ENTERPRISE IS IN

Rosemary Agonito, Ph.D. is a Gender Equity Consultant for Education, Business Government and non-profit organizations. She is author of HISTORY OF IDEAS ON WOMEN (G. P. Putnam's), CLOSING THE COMMUNICATIONS GENDER GAP (a manual) and numerous articles, and lectures extensively on male-female dynamics and gender equity topics.

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Rosemary Agonito, Ph.D.

THURSDAY, APRIL 2, 1987
BREAKFAST PROGRAM — 8 AM
UNIVERSITY CLUB OF ROCHESTER — Downtown
26 Broadway (off East Avenue)

Each table will have a group leader and networking opportunities will follow Dr. Agonito's presentation.

Invest in Yourself . . . . $8.00 per person includes Continental Breakfast & Materials.

[Typeset and printed by Print It! incorporated, a woman owned small business.]

REGISTRATION FORM — Registration Deadline — Monday, March 30, 1987

NAME:______________________ BUSINESS: ______________________

ADDRESS:______________________ ZIP______________ TEL. NO.:______________________

SOCIAL SECURITY NUMBER (or five digit #):______________

My check is for ________ person(s) is enclosed in the amount of $______________ ($8.00 per person)

Have you previously attended MCC? Yes:_____ No:_____

Monroe Community College

Mail to the attention of: [illegible]tte Dorais Crowell, Monroe Community College
1000 East Henrietta Road • Rochester, New York 14623-5780 • 716/424-5200, ext. 3376
Co-Sponsored with the Rochester Area Chamber of Commerce and G.R.O.W.

Welcome!

Monroe Community College

ENTREPRENEURSHIP: A WOMAN'S TRADITION

Women Entrepreneurs Kickoff Event — Programming April through July 1987

THURSDAY, APRIL 2, 1987
BREAKFAST PROGRAM — 8 AM
UNIVERSITY CLUB OF ROCHESTER — Downtown

PROGRAM

8:00	REGISTRATION
8:30	INTRODUCTION Colette Dorais Crowell, Program Coordinator Monroe Community College
8:40	WHERE DOES THIS MONEY COME FROM TO SUPPORT THIS PROGRAM? Dale Swanger, Educational Planner Finger Lakes Regional Education Center for Economic Development
8:50	AT LAST A WORKER WHO DOESN'T QUIT...... Jeanne Benson, Program Coordinator New York State Job Service and the New York Small Business Association (The State's Largest Private Sector Trade Association)
9:00	PRINCE KISSING IS OUT: ENTERPRISE IS IN Rosemary Agonito, Ph.D. Gender Equity Consultant
9:45	BREAK
10:00	NETWORKING Leader at each table will facilitate discussion
11:30	DISMISSAL

1000 East Henrietta Road • Rochester, New York 14623-5780 • 716/424-5200

Monroe Community College
State University of New York

WOMEN ENTREPRENEUR PROGRAM
Upgrade and Start-Up Activity for 1987

NETWORKING ISSUES - APRIL 2, 1987

Could the quality of my life be different?
How do I perceive my problems?
Can I be aware of my friends' attitudes - how will I know who is for or against my success?
Will my success jeapordize my relationships with men?
In what way can I be known for what I am, and not what I do?
Where are the solutions?
What is a good management style for me?
Developing a network among the legal, financial, marketing, and suppliers
How and where can I massage the system to my own advantage?
How can I transfer my skills of coordination and management learned at home and in college to my work?
Can I develop a long term vision of the business?
If I can plan for a vacation, retirement, and death, why not for life?
How can I take advantage of innate protectiveness to the advantage of my business?
What is MY treasure map?
What am willing to do to get it?
What are my goals?
How can I focus on my goals?
How can I explore my dreams?
Am I serious enough to put it in writing?
Am I seeing the business growing too fast?
Do I understand the need for structure to keep control?
Do I have a good rapport with my employees?
Can I hire and fire when I have to?
Must I accept responsibility for what happens?
Do I learn from my failures?
Observe men - how good are they - put it in perspective!
How do I feel about the consequences of loosing everything?
Am I planning to be successful?
Can I identify the obstacles in my way to success?
Does blame ever hit the ground? (remember - it started with Eve)
What are my choices?
What really matters the most for me?
Do I know action precedes motivation?
Can I view options from a positive perspective?
Can I handle objections?
Do I resent filing jointly? - what does that mean?
Do I have fear of financial control?
Do I have fear of taking responsbility for the good and the bad?
Do I know I have the right to change my mind?
What does it take to bounce back from a setback?
Do I recognize symptoms rather than problems?
Do I know when I am engaging in self-defeating behavior?
Do I know how to reduce work anxiety - stress?
Do I know how to say 'no'?
Am I fighting my lack of suitability for entrepreneurship?
Am I reluctant to participate in activities other than work-related?
Do I have a reluctance towards men in authority positions?
Do I know, that in a partnership, I need to be complemented not duplicated?

P.O. Box 9720 • Rochester, New York 14623-0720 • 716/424-5200

NETWORKING CONCERNS

Decision making style__
learning to delegate__
leadership skills__
assertiveness__
strength and weakness assessment__
Using consultants__
How much money can I expect to make?
Paperwork__
Political support
Day Care - Night Care__
Prioritizing__
can I focus on what I want?
How does the stereotypical female affect my role and performance?
How do I feel about aspiring to the male model?
Do men need to understand wher I am coming from and where I am going to?
Why can't I delegate both at home and at the office?
Why can't I change destructive attitudes?
Why can't I seek support when I need it?
Why can't I find time for myself?
How can I make efficient use of my time?
What is success for me?
Do I need approval in getting the job done?
Do I sometimes find myself struggling to balance my responsibilities?
Do I understand resistance from men?
How do I remain feminine and still stay in control?
Do I confront my problems?
Am I making effective decisions?
How do I know I am looking for a solution to problems?
Do I feel isolated?
Is community involvement worth it?
How can I avoid emotionalizing statements?
Can I observe my operation without prejudgement?

Am I really doing something better than my competitors?
How important is making money to me?
How do I feel about money?
Can I invest my money?
Do I want to be in this business?
Can I apply what I have learned in workshops, from books, education?
Where is my reluctance to succeed?
Where is my reluctance to risk?
Which personality traits do I have, and which should I employ?
Women are good in support positions, but they can't lead.
Women are emotional when criticized
Women can't make tough decisions

TWELVE COMMANDMENTS

FOR THE

BUSINESS OWNER

1. Thou Shalt Share Thy Dream With Thy Family.
2. Thou Shalt Inform Thy Managers and Employees, "This Company Will Continue Forever."
3. Thou Shalt Develop a Workable Organization and Make It Visible on a Chart.
4. Thou Shalt Continue to Improve Thy Management Knowledge, That of Thy Managers, and That of Thy Family.
5. Thou Shalt Institute an Orthodox Accounting System and Make Available the Data Therefrom to Thy Managers, Advisors, and Directors.
6. Thou Shalt Develop a Council of Competent Advisors.
7. Thou Shalt Submit Thyself to the Review of a Board of Competent Outside Directors.
8. Thou Shalt Choose Thy Successor(s).
9. Thou Shalt Be Responsible That Thy Successor(s) be Well Taught.
10. Thou Shalt Retire and Install Thy Successor(s) With Thy Powers Within Thy Lifetime.
11. Thou Canst Not Take It With Thee - So Settle Thy Estate Plans - NOW.
12. Thou Shalt Apportion Thy Time to See That These Commandments Be Kept.

SOURCE: *Leon A. Danco, PHD, President, The Center For Family Business (PO Box 24268, Clevland, OH 44124)*

$5.00 per session - paid in advance - indicate your course on the check please

WOMEN ENTREPRENEURS PROGRAM REGISTRATION FORM—NON CREDIT COURSES

LAST ____________ FIRST ____________ Date of Birth ______ MO/DAY/YR

Address: ____________________ Telephone: __________

Social Security Number: ____________________

I you elect not to supply your S.S. no. please give 5 digit no.

have you ever attended MCC before: Yes_____ No_____

Course Name	Dates	Time	Check No.& Amt. enclosed

RETURN THIS FORM WITH YOUR CHECK MADE OUT TO MONROE COMMUNITY COLLEGE

Signs will be posted at the security desk with directions to locations

MAIL TO: Colette Dorais Crowell
MONROE COMMUNITY COLLEGE
1000 East Henrietta Road
Rochester, New York 14623
424-5200, Ext. 3376 or 6141

Monroe Community College

Grant funded by The Fingerlakes Regional Education Center for Economic Development

TAKE ADVANTAGE

INDIVIDUAL TECHNICAL ASSISTANCE

Q. What is individual technical assistance anyway?

A. Individual technical assistance is part of the program which offers the opportunity to meet with an expert in a specific field to address a particular area of need in the management of your business.

Q. What would be an example of such assistance?

A. There is some aspect of your business, such as your accounting system, which needs upgrading. The program will pay for an accountant to meet with you and specifically address the problem. The fee to you is nominal (in the area of $10 per hour) and, the grant will pick up the rest.

Q. Can I use this program for marketing plan, business plan, assessing the worth of my business?

A. Yes. There is a cap for each client using this service. If you qualify as a displaced homemaker or disabled, the cap is higher.

Q. Has anyone used the program yet, and if so, what did they do?

A. Yes—Developed contracts for employees, developed brochures, reviewed a business plan, developed projections for growth, computerized a function of recordkeeping, help with filling government forms.

NETWORKING GROUPS:(peer support groups)

Nobody can better understand the problem of an entrepreneur than another entrepreneur. Networking groups are continually being formed. They meet in the morning or evening at MCC for two hours each five consecutive weeks. Sign up for May-June groups is in process. For further information call Colette Dorais Crowell, Monroe Community College, 424-5200 ext. 3376 or 6141.

Monroe Community College

WOMEN ENTREPRENEURSHIP TRAINING PROGRAMS SPRING 1987

Co-Sponsored With:
The Rochester Area Chamber of Commerce
Small Business Administration
G.R.O.W. - Displaced Homemaker Program
(Regional Council on the Aging)

Funded By:
The Fingerlakes Regional Education Center
for Economic Development

Coordinated By: Monroe Community College
Colette Dorais Crowell, Program Coordinator
424-5200, Ext. 3376 or 6141

Monroe Community College

Check the Calendar for these Spring Small Group Technical Assistance Opportunities!
($5 per session - advance registration deadline: 2 days before each session)

I. SERIES—Each Series has three sessions—you will benefit the most by planning to attend all three.

Series 1.
ASSERTIVENESS
Session 1: Assertiveness/Aggressiveness—Skills I
Session 2: Why do I say yes when I want to say no—Skills II
Session 3: Getting more of what you want—Skills II

Series 2.
ADVERTISING
Session 1: Your Business Image—Choosing your creative and production services.
Session 2: Your Business Promotional Pieces (sales promotional)
Session 3: Your Business Public Relations

Series 3.
PRESENTATION SKILLS
Session 1: 'Before' video of your presentation skills—discussion
Session 2: Workshops and assignments
Session 3: 'After' video of your presentation skills—discussion

Series 4.
SELF UNDERSTANDING
Session 1: Self-understanding and self-esteem
Session 2: Fear of success, Empowerment and Prosperity
Session 3: Employment Laws and practice

Series 5
TAX REFORM

Session 2: Personal applications—bring your issues
Session 3: Long and short term implications of the tax reform

Series 6: *(TWO SESSIONS ONLY)*
BANKER/LENDER SERIES
Session 1: Cash flow crunches, avoiding refusals
Session 2: What your banker looks for—bring your statements!

Series 7.
BUSINESS PLAN
Session 1: Business Plan Outline
Session 2: Development of Business Plan I
Session 3: Development of the Business Plan II

Series 8.
FUNDAMENTALS OF PERSONNEL
Session 1: Starting Up
Session 2: Staffing Up
Session 3: Staying Up

II. OTHER OFFERINGS:

- COMPUTERIZATION FOR THE SMALL BUSINESS
  When, why and how—introductory level
- LEGAL WORKSHOP
  Bring your issues—discussion with an attorney specializing in small business.
- ASSESSING YOUR BUSINESS
  Coming to grips with the worth of your business
  Putting a value on your business
- UNDERSTANDING FRANCHISING
  Before you buy in—What are your options? Is this really for you?

MAY

(Series 1)
MONDAYS - May 4, 11, 18 8:30-10:30AM
ASSERTIVENESS SERIES: Session 1, 2, 3
LOCATION: MCC see announcement at Security Desk—top of ramp
PRESENTER: Karen Grella, Coordinator
Displaced Homemaker Program, G.R.O.W.
Regional Office on the Aging
(Mon. May 11th moved to Fri. May 15th)

(Series 2)
TUESDAYS - May 5, 12, 19 9:00-11:00 AM
ADVERTISING SERIES: Session 1, 2, 3
LOCATION: MCC Bldg. 3, Rm 3-124
PRESENTER: Danica Glamack, Illustrator/Designer
Production Art

(Series 3)
TUESDAYS - May 5, 12, 19 6:30-9:30 PM
PRESENTATION SKILLS SERIES: Session 1, 2, 3
(with video before and after)
LOCATION: MCC First Floor Room 3-139E
PRESENTER: Nancy Betz, Chairperson
Communications Department at MCC

(Series 4)
WEDNESDAYS - May 6, 13, 20 6:00-8:30 PM
(Repeated in June)
SELF-UNDERSTANDING SERIES: Session 1, 2, 3
LOCATION: MCC Announcement at security desk -top of ramp
PRESENTER: Nancy Summers, Human Resources Consultant

THURSDAY - May 7 or 14 6:30-8:30 PM, May 7
One Session ONLY or 9:00-11:00 AM, May 14
COMPUTERIZATION FOR THE SMALL BUSINESS
LOCATION: Alcove: Faculty Dining Room
PRESENTER: Renee Shanly, R. Shanly Assoc. Inc.

(Series 5)
6:30-9:30 PM
TUESDAY - May 19, Session 2
THURSDAY - May 21, Session 3
TAX REFORM SERIES, Session 1, 2, 3
LOCATION: MCC Faculty Dining Room Alcove
First Floor, Bldg. 3
PRESENTER: Gayle Lee, C.P.A., Lee and Legawiec

JUNE

(Series 4 - repeated)
MONDAYS - June 1, 8 & 15 6:00-8:30 PM
SELF-UNDERSTANDING SERIES, Session 1, 2, 3
LOCATION: MCC Alcove, Faculty Dining Area
PRESENTER: Nancy Summers, Human Resource Consultant

TUESDAY - June 2
UNIVERSITY CLUB OF ROCHESTER EVENT
'Women in Transition—Market Yourself for Success'
DINNER PROGRAM - 5:30
Put it on your calendar! Separate mailing to follow

(Series 6)
WEDNESDAYS - June 3 & 10 6:30-8:30 PM
BANKER/LENDER SERIES, Session 1 & 2 only
LOCATION: MCC Alcove, Faculty Dining Room
PRESENTER: Donna Maier, Assistant Vice-President
Manager, Chase Lincoln First Bank

(Series 7)
THURSDAYS - June 4, 11 & 18 9:00-11:00 AM
BUSINESS PLAN SERIES, Session 1, 2, 3
LOCATION: MCC Alcove, Faculty Dining Room
PRESENTER: Kit Pollicove
J.P. Associates, Business Consultants

(Series 8)
THURSDAYS - June 4, 11 & 18 6:30-8:30 PM
FUNDAMENTALS OF PERSONNEL SERIES
LOCATION: MCC Alcove, Faculty Dining Room
PRESENTER: Renda Personnel Consultants
Sharon Renda, Diane Hall, Janet Rosenberger

TUESDAY - June 9 *one session ONLY* 6:30-8:30 PM
LEGAL WORKSHOP—Bring your issues
LOCATION: MCC Alcove, Faculty Dining Room
PRESENTER: Karen Morris, Attorney

TUESDAY - June 16 9:00-11:00 AM
One Morning and One Evening Session & 6:30-8:30 PM
COMING TO GRIPS WITH PUTTING A VALUE ON YOUR BUSINESS
LOCATION: MCC Alcove, Faculty Dining Room
PRESENTER: Judy Hall
Klassen Assoc., Business Brokers

WEDNESDAY - June 17 - *one session ONLY* 6:30-8:30 PM
UNDERSTANDING FRANCHISING—Before You Buy
LOCATION: MCC Alcove, Faculty Dining Room
PRESENTER: Marilyn Orr

memorandum

MONROE COMMUNITY COLLEGE

DATE: April 23, 1987

TO: NETWORKING PARTICIPANT

FROM: Colette Dorais Crowell, Program Coordinator

RE: Place, Time, and confirmation of networking group - May/June 1987
GROUP III

- -

We are pleased you have selected the networking component of the program. Your group will be meeting as follows:

TUESDAYS - May 5, 12, 19, June 2, & 9

8:30 to 10:30 AM

MCC Training Center
Room 15

3055 BRIGHTON-HENRIETTA TOWN LINE ROAD

YOUR GROUP FACILITATOR IS:

Linda Gold Ruda, Member Interior Design Society
Owner, Decorating Ideas by Linda (in business 8 years)
Designated Homerama Decorator

These groups are desinged to meet the needs as expressed through the experience of sharing and discussing issues. Your facilitator will be available to respond to your requests for additional assistance either individually, or, as a group. You will be given a group particpant list and other materials throughout the five weeks.

Please feel free to call if you need further information. The May-June calendar of small group technical assistance classes will be mailed April 27 for your consideration.

Monroe Community College

memorandum

DATE: April 23, 1987

TO: NETWORKING GROUP PARTICIPANT

FROM: Colette Dorais Crowell, Program Coordinator

RE: Place, Time, and confirmation of networking group - May/June 1987
GROUP II

- -

We are pleased you have selected the networking component of the program. Your group will be meeting as follows:

WEDNESDAYS - May 6,13,20,June 3 & 10

8:30 to 10:30 AM

MCC TRAINING CENTER
Room 15
3055 BRIGHTON-HENRIETTA TOWN LINE ROAD

YOUR GROUP FACILITATOR IS:

Candace C. Walters
Managing Director
Personnel Management Associates, Inc.
Member: Women Entrepreneurs Advisory Committee 1986 & 1987

These groups are designed to meet the needs as expressed through the experience of sharing and discussing issues. Your facilitator will be available to respond to your requests for additional assistance either individually, or, as a group. You will be given a group participant list and other materials throughout the five weeks.

Please feel free to call if you need further information. The May-June calendar of small group technical assistance classes will be mailed April 27 for your consideration.

Monroe Community College
State University of New York

COMMUNITY SERVICES-WOMEN ENTREPRENEURS PROGRAM

NON-CREDIT COURSES

NAME ______ (last) | ______ (first) | ______ (initial)

DATE OF BIRTH ______ (mo) | ______ (day) | ______ (year)

FEMALE ☐

MALE ☐

ADDRESS ______ (no) | ______ (street name) | ______ (ave or st)

______ (city) | ______ (state) | ______ (zip) | ______ (county)

TELEPHONE DAY ______ – ______ | ______

EVE ______ – ______ | ______ (area code)

☐☐☐–☐☐–☐☐☐☐

SOCIAL SECURITY NUMBER If you elect not to supply your Social Security Number, the College will assign you a student number

0000-☐☐☐☐☐ STUDENTS WHO FIRST ENROLLED (REGISTERED) BEFORE SUMMER 1969 ENTER ASSIGNED FIVE DIGIT NUMBER HERE

HAVE YOU PREVIOUSLY ATTENDED MCC? ☐ YES ☐ NO IF YES-DATE ______

HAVE YOU MOVED SINCE LAST ATTENDING MCC? ☐ YES ☐ NO

IF YES, HAVE YOU REPORTED YOUR NEW ADDRESS TO THE RECORDS OFFICE? ☐ YES ☐ NO

If your name has changed since you last registered please print name appearing on previous records ______

56

NON CREDIT COURSES ONLY

Enter Course Information Here

Code Number	Course Abbreviation & CEU or CBI/CBS Number	
	NETWORKING PEER SUPPORT GROUP	
	WOMEN ENTREPRENEURS	
	FIVE SESSIONS - MAY-JUNE 1987	$25.00
Circle One:	GROUP ONE: MONDAY 8:30-10:30 AM	
	(May 4,11,18 June 1 & 8) GROUP TWO: WEDNESDAY 8:30-10:30 AM	
	(May 6,13,20,June 3 & 10) GROUP THREE: TUESDAY 8:30-10:30 AM	
	(May 5,12,19 June 2 & 9)	

I, ______, hereby certify that I have been a resident of New York State for one year and of Monroe County for the last six months preceding my enrollment at Monroe Community College.

Signature ______

RETURN THIS FORM WITH YOUR CHECK AS SOON AS POSSIBLE -

YOU WILL BE ADVISED OF THE PLACE ON CAMPUS AND FACILITATOR UPON RECEIPT OF THIS REGISTRATION.

*PLEASE NOTE: At the end of MCC Semesters you will be receiving a non-credit transcript from our registration department.

memorandum

MONROE COMMUNITY COLLEGE

DATE: May 14, 1987

TO: Potential Program Participants

FROM: Colette Dorais Crowell, Program Coordinator

RE: Women Entrepreneurs Program - Technical Assistance Phase

- -

"We think a consultant can furnish the extra ability to a small business which cannot afford to pay for such talent in its executive staff."

"Ours is a small firm, owned in its entirety by two men who have been with it since the start. Each is extremely active and each is well aware of our weak points; we don't need anyone to tell us what is wrong or needed. Our need is for part-time management assistance to implement what we already know should be done."

The above quotes are from the Harvard Business Review, Small Business: Part I.

- -

The program offers such an opportunity to work with consultants at the cost to you of Ten dollars per hour. You pick your consultants, or, we recommend from an established pool of consultants already associated with the program.

TAKE ADVANTAGE BEFORE ITS TOO LATE.............................

FILL OUT THE ATTACHED FORM AND MAIL IT, OR, CALL ME TO SET UP AN APPOINTMENT WITH THE CONSULTANT OF YOUR CHOICE TO MEET YOUR NEED!

WHY NOT?

Colette

State University of New York
Monroe Community College

REGISTRATION FORM

- -

YES, I want to take advantage of the individual technical assistance of the Women Entrepreneurs Program

NAME:______________________________ BUSINESS:__________________
(Last) (First) (Name)

ADDRESS:______________________________________ ZIP CODE:________

TEL.:______________________

HAVE YOU EVER ATTENDED MCC: YES:______ NO:________

SUBJECT MATTER OF INTEREST TO PURSUE WITH CONSULTANT:

Management Skills__
Advertising__
Business Plan__
Marketing Plan__
Personnel Matters__
Customer Relations__
Developing and Image__
Budgeting__
Accounting__
Pricing__
Banking/Finance__
Selling Skills__
Time Management__
Communications__
Business Law__
Contracts__
Setting goals__
Organizational Skills__
Writing Skills__
Home-based management__
Locating Investors__
Public relations__
Insurance__
Display for retail__
Mail-order__

Other:

____

____

You may need more than one consultant to assist you. Please indicate your priority:

1. ______________________________

2. ______________________________

3. ______________________________

The program will be billed directly by the consultant. You will be billed at the rate of $10 per hour. This includes lawyers, accountants, psychologists, management consultants, and others.

MAIL TO: Colette Dorais Crowell
Monroe Community College
1000 E. Henrietta Rd.
Rochester, N.Y. 14623

Monroe Community College

memorandum

DATE: September 12, 1986

TO: Rochester Area Women Entrepreneurs and Interested Others

FROM: Colette Crowell, Program Coordinator

RE: Future of the program and other helpful information.

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1. More funding will be available for programming for the women entrepreneurs. This will take a different form from our last program but will continue to address the needs identified through both the findings of last summer and future questionnaires. By receiving this memo you will automatically be advised as we progress.

2. There have been many requests for a directory of women entrepreneurs. If you DO NOT WANT YOUR NAME in such a directory please advise through the mail by sending your request to:

   Colette Crowell, Program Coordinator
   Employee Training and Development
   1000 E. Henrietta Road
   Rochester, N.Y. 14623

   We do not have the capacity to handle such requests over the telephone.

3. Our mailing list has been developing over the last few months. Your name was taken from registrations, phone calls, referrals, professional lists and MCC lists. If you are not interested in starting your own business and your name is on the list through misinformation, please notify us as in number 2 above. Thank you.

4. Now is your opportunity to give us an indication of what type of programming would be useful to you. We already are planning for courses targeting starters, those of you interested in growth beyond the beginning stages, and more networking.

5. If you are interested in the area of Franchising the following organization has information for you:

   International Franchise Association
   1350 New York Avenue, N.W.
   Suite 900
   Washington, D.C. 20005

   There is a directory available of members and much more!

6. Do you advertise in the local newspapers? Finding out who among you is advertising would help warrant having a column for women-owned small business concerns.

MORE.............

WOMEN ENTREPRENEURS PROJECT - DISPLACED HOMEMAKER GRANT

Monroe Community College
State University of New York

Displaced Homemaker

DISPLACED HOMEMAKERS ARE THOSE WHO:

- Have worked in the home, providing unpaid household services for family members AND
- Have been dependent on the income of another family member, BUT are no longer fully supported by such income, OR are receiving aid to families with dependent children (AFDC)
- Are not gainfully employed or are UNDERemployed
- Have had or would have difficulty in securing a job

FOR EXAMPLE, A DISPLACED HOMEMAKER CAN BE SOMEONE WHO IS WIDOWED, SEPARATED, DIVORCED, OR SUDDENLY THE BREADWINNER DUE TO SPOUSE'S DISABILITY OR UNEMPLOYMENT.

$ $ $ $

For the purposes of this project, part of the grant is designed to address the needs of displaced homemakers interested in starting up a small business of any kind.

SPECIAL money is set aside to offer extended services to those who qualify.

FOR FURTHER INFORMATION CALL:

Colette Dorais Crowell (displaced homemaker too!)
Program Coordinator
424-5200 - Extension #6141

Co-sponsored with G.R.O.W. Regional Council on the Aging - Displaced Homemaker Pro

Monroe Community College

Comments from various readings and observations by Colette Crowell -

ENTREPRENEUR PROFILE

Pursue own goals
Does not fit others' set-ups
long-term vision
sense of how system works
From Garfield's Peak Performers: (book)
Does not accept defeat
never strays from mission
real freedom for entrepreneurs is not having a choice in the sense -
"I could not be doing anything else"
money not mission - just a goal
growth, personal development, contribution (sense of making a contribution)
needs
preferrence ahead of expertise - you can pick up the skills later
in leadership position when on target doing something in school, sports, or business
give back nurturance they never got as kids early they never got or,
grow up in positive families (extremely positive)
failure: no - set back or course for correction
learn from disappointments
"I blew it, what do I learn from it? How do I go on?"
getting information from an imagined future
educated risk-takers

strong-willed
curious about life
what makes people tick
ultimately acceptable somewhere allows experimentation
hit a plateau and feel displaced
doesn't like to be dependent on anybody
money not the under-lying criterion
enjoy growing a company and its people
accepting challenge
making an impact
power
plans a lot
makes decisions
risk oriented
following through, marketing - designers and technically-oriented people have difficulty in this area
full blooded entrepreneurs can be a burden - approach may have to change
shareholders - choose carefully (advise to entrepreneurs)
entrepreneurs should not feel entitled to praise - gets rewards from growing a business and solving problems of a physical kind
Board of directors - problem for the entrepreneur
Heady self-confidence - can be a problem
security consultants - competition
loss of friends - divorce - sacrifice - have to set priorities

P.O. Box 9720 • Rochester, New York 14623-0720 • 716/424-5200

Monroe Community College

ENTREPRENEUR PROFILE

organizes
manages
assumes risks
independent energetic spirit
initiative
sense of urgency - does not wait for something to go wrong
attitude - I will be successful
any experience is a learning process
self-esteem
self-confidence - risk taker (calculated risks)
                  subtlety and insight to deal with risks
ability to make a commitment
high level of drive and energy
self-confidence for risk taking
money is a way of keeping score- a tool for growth
unusual skill in motivating and eliciting productive collaboration from other people
high but realistic achievable goals
belief that they can control their own destinies
learn from failures
long-term vision of the future of the enterprise
intense competition with self-imposed standards
clearly see their own shortcomings and aggressively top their own strengths
thrives on self-assessment and open criticism from peers
entrepreneurs need to be with doer if thinker and vice versa

The above characteristics seem to be evident among highly successful entrepreneurs. Attitude and commitment certainly are a big part of the qualities for success.

Monroe Community College

"WOMEN IN TRANSITION: MARKET YOURSELF SUCCESSFULLY"

Women Entrepreneurs Dinner Program

Handling the kitchen frying pan— jumping into the corporate fire— managing a hot new business

Barbara Biben Ancell is President of Ancell Associates, a consulting firm specializing in public relations and marketing. She was the first woman named Director of Public Service and Promotion for the Gannett Rochester Newspapers, a position she held for eight years. She was the first woman to serve on the Publisher's Operating Committee at the Democrat and Chronicle and Times-Union.

Ancell was elected President of the International Newspaper Promotion Association eastern region, overseeing 329 newspapers from Canada to Maryland. She was the winner of the prestigious Ad Council Lantern Award for Public service through communication, and her programs received national awards including the Frank Tripp Award and an international Newspaper Promotion Award for Print Advertising.

She has served the community in many capacities and is currently on the board of Highland Hospital, the Rochester Women's Fund, and chairs the Women's HealthSource Advisory Board. She has been named to several recent editions of Who's Who in the East, and Who's Who in American Women. She was appointed to the Work and Family Council of the Conference Board based in New York City. She has two sons, Matthew and Douglas and resides in Rochester, New York.

Co-Sponsored with:
The Rochester Area Chamber of Commerce • The Small Business Administration
The Rochester Business and Professional Women's Club, Inc.
FUNDED BY: THE FINGER LAKES REGIONAL EDUCATION CENTER FOR ECONOMIC DEVELOPMENT

TUESDAY, JUNE 2, 1987
DINNER PROGRAM—
5:30 PM Cocktail Hour (Cash Bar), DINNER at 6:30 PM
UNIVERSITY CLUB OF ROCHESTER—Downtown
26 Broadway (off East Avenue)

There will also be presentations on Community Resources for the Small business by Vivian Alexander of the Rochester Area Chamber of Commerce and a representative of the New York State Minoriy and Women-Owned Business Enterprise Certification Program.

Invest in Yourself... $20.00 per person includes parking, appetizer, dinner and program materials. A great opportunity to meet with women involved in the Women Entrepreneurs Program.

REGISTRATION FORM—Registration Deadline—Friday, MAY 29, 1987
MENU: Chef's salad, breads, filet of sole, chocolate pave torte, and beverage.

NAME: ____________________ BUSINESS NAME: ______________________________

ADDRESS: ______________________________ ZIP: ________ TEL. NO.: ____________________

SOCIAL SECURITY NUMBER (or five digit #): ______________

My check is for ______________ person(s) is enclosed in the amount of $ ______________ ($20.00 per person)

Name of Guest(s) ____

Have you previously attended MCC? Yes:____ No:____

Monroe Community College

Make checks payable to: **Monroe Community College**, and mail to:

Colette Dorais Crowell
Monroe Community College • 1000 E. Henrietta Road • Rochester, New York 14623
454-5200, ext. 6141

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PROGRAM

A WOMEN ENTREPRENEURS DINNER PROGRAM - JUNE 2, 1987 - 5:30 PM

UNIVERSITY CLUB
of ROCHESTER

5:30	REGISTRATION
	Cocktail Hour
6:30	DINNER Campus Dining Room
7:15	INTRODUCTION
	Colette Dorais Crowell Program Coordinator
7:30	COMMUNITY RESOURCES
	Vivian Alexander The Rochester Area Chamber of Commerce
	Caroline Garcia New York State Governor's Office Office of Contract Compliance and Minority and Women-Owned Business Enterprises
7:50	KEYNOTE SPEAKER
	Barbara Biben Ancell "Women in Transition: Market Yourself Market Yourself Successfully"
8:30	Opportunity for Networking

Funded by: The Finger Lakes Regional Education Center for Economic Development

Monroe Community College
State University of New York

Monroe Community College
State University of New York

March 16, 1987

Dear Potential Group Participant:

Your survey for the Entrepreneurship Development Programs indicate your interest in small peer support groups. These groups will be forming soon!

The groups which were formed last year were very successful. After their term of formal meetings with the program, several continued to meet in the evening and over lunch for many months. It is an opportunity to make new friends and get the support you need on an ongoing basis for continued development in your small business.

Please review the enclosed registration form and return it as soon as possible. Each group will be limited to eight participants for maximum effectiveness. Your group may wish to invite speakers, have video presentations, special workshops. These activities will be coordinated with your group leader.

Take the opportunity of a small peer support group this spring - invest in yourself! Thank you.

Sincerely yours,

Colette C.

Colette Crowell
Program Coordinator
424-5200, Ext. 3376

P.O. Box 9720 • Rochester, New York 14623-0720 • 716/424-5200

Establishing the Entrepreneurship Program in the Suburban Setting

The business communities surrounding large metropolitan areas are expanding to meet the needs of local consumers. This commercial development along with recent layoff activities at many manufacturing giants (Kodak, Philips, etc.) enrich the suburban setting with talent. These new unemployed now have the time, energy and creativity to delve into the world of entrepreneurship.

Meetings of the City Planners in our suburban area concluded that a survey was necessary to give residents input into the long-range "look" of their community. Results reflected a heightened interest in new shopping centers and expanded small industrial zones. Small business start-up was creeping down main routes and into residential sections. Like a silent economic fever, the signs of new ventures were popping up all over town. Not always successful and not always lasting, those that failed were always replaced by another business person.

In responding to the economic needs of a nine-county area, the Regional Education Center for Economic Development recognized the appropriateness of an Entrepreneurship program. It was designed specifically for women, encouraging particularly those who were dislocated or displaced. The Career Resource Center of the Finger Lakes, Office of Continuing Education was selected as the educational organization of choice to run such a program.

WOMEN ENTREPRENEURSHIP SUBURBAN MODEL

WAYNE/FINGER LAKES
BOARD OF COOPERATIVE
EDUCATIONAL SERVICES

Located in the midst of suburbia and focusing their every activity on assisting adults in career choices and vocational advancement, the Career Resource Center knew this was a project that would fit their profile as well as be a program of untold benefits.

The Career Resource Center of the Finger Lakes provides ongoing career planning and counseling services branching out in diverse directions in an attempt to meet the educational and career-planning needs of adults. The recent slew of plant closings and lay offs has emphasized the need for career training as well as the large numbers of women who are finding it necessary to re-enter the work force. Its purpose is to draw many resources together in one location in order to better assist individuals with their exploration of new employment opportunities and provide ongoing support during the transition period.

Services include up-to-date career information, individual assessment utilizing a variety of interest and aptitude tests. Workshops on various topics such as Job Search Strategies, Resume Development, Ggoal Ssetting; Job Support groups. A Career Resource Library with an abundance of career information - books and materials on careers and related subjects, information on educational and training opportunities, computerized guidance system, profiles of area employers and job search materials.

The goal of the Career Center is to help people understand their career options, assist them in making a

Introduction

choice, and then setting a plan of action.

Many participants have not only developed definite career plans and followed through with them, but they have also gained a new sense of self-confidence.

Step 1 - Establishing Roles of Coordinators

It was established that a Project Administrator and Project Coordinator would work as a team to put together the Suburban Model program.

The Wayne-Finger Lakes BOCES functions as the organization to administer the project. Crane Associates, a training consultant firm, became the organization to coordinate the project.

All aspects of the program development were to be discussed in team meetings geared to identify the individual participant's needs for new business start-up.

Project Administrator

- Make application for funding
- Direct financial activities
- Approve media announcements
- Direct all advisory board meetings
- Attend all project development meetings
- Act as team resource person at all seminars
- Ran the Discus computer workshops

Project Coordinator

Phase I

- Identify needs of participants
- Develop ideas and evaluate materials for program presentation
- Interview Board members to create interaction with participants
- Choose quality speakers
- Establish framework for participant

networking

- Observe participant feed-back and concerns
- Control design and delivery of seminar

Phase II

Assign an energy individual to carry out the seminar specific detail functions:

Program arrangement

Logistics for conference, time-frame, food, accommodations

Seeing to needs of speakers

Coordinating specific needs for participants, i.e. special help, consulting with professionals

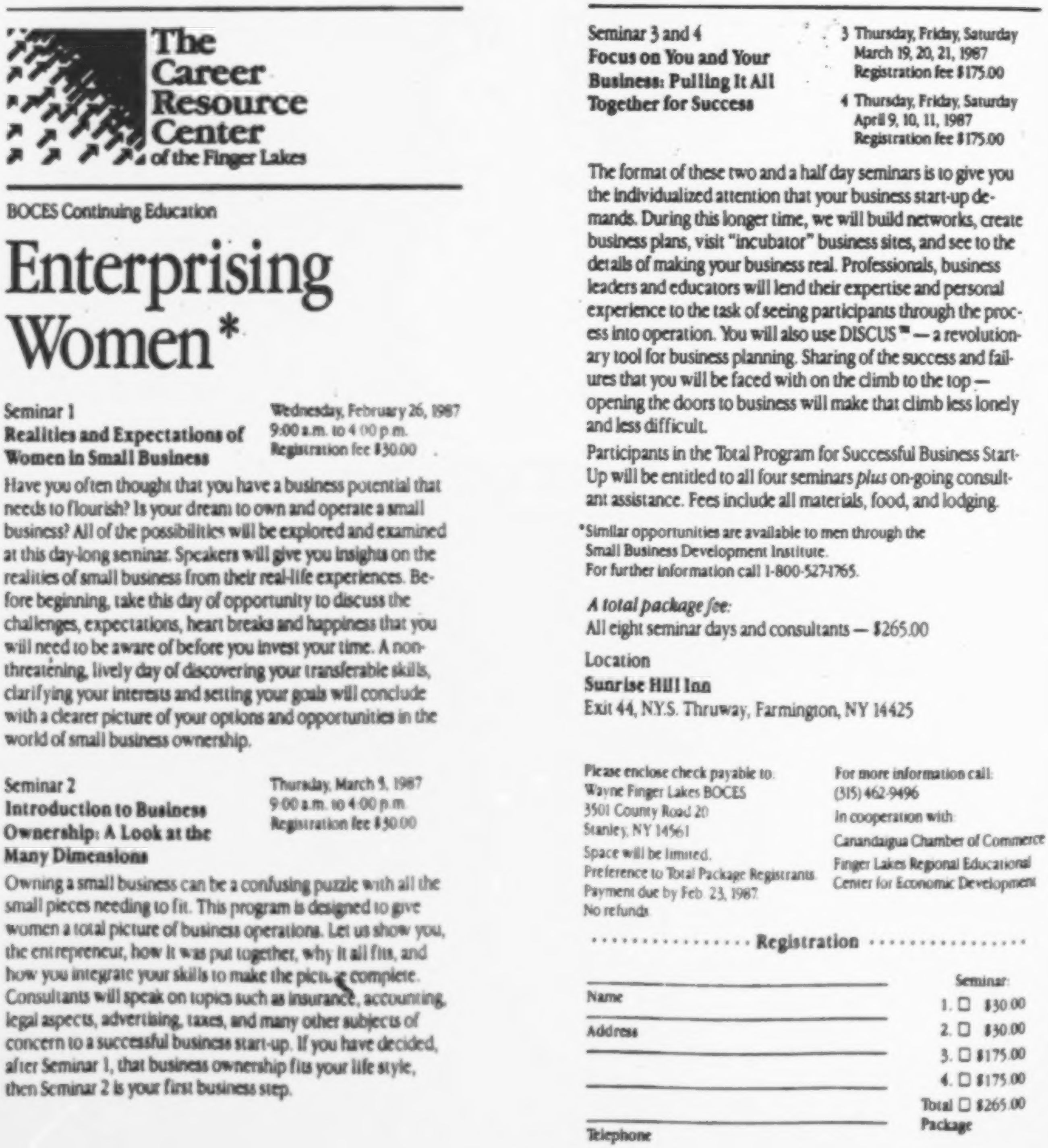
Step 2 Profile of Possible Participants

After examining the community at large, some possible characteristics of the entrepreneurs were determined in order to facilitate recruitment.

1. Probably is married or has been recently
2. Has had some post high school education
3. Is community-involved
4. Has close friends in business
5. Has been employed and is looking for re-entry into the work field
6. Children are college-bound or in college
7. Family unit is upwardly mobile and owns their home
8. More service-oriented than technical
9. Is aware of events, trends and social strata.
10. Reads a variety of periodicals, daily papers

Step 3 Recruiting Participants

An insert to a Career Resource Center of the Finger Lakes brochure was sent out by direct mail to 101,000 homes.



The Career Resource Center
of the Finger Lakes

BOCES Continuing Education

Enterprising Women*

Seminar 1
Realities and Expectations of Women in Small Business

Wednesday, February 26, 1987
9:00 a.m. to 4:00 p.m.
Registration fee $30.00

Have you often thought that you have a business potential that needs to flourish? Is your dream to own and operate a small business? All of the possibilities will be explored and examined at this day-long seminar. Speakers will give you insights on the realities of small business from their real-life experiences. Before beginning, take this day of opportunity to discuss the challenges, expectations, heart breaks and happiness that you will need to be aware of before you invest your time. A non-threatening, lively day of discovering your transferable skills, clarifying your interests and setting your goals will conclude with a clearer picture of your options and opportunities in the world of small business ownership.

Seminar 2
Introduction to Business Ownership: A Look at the Many Dimensions

Thursday, March 5, 1987
9:00 a.m. to 4:00 p.m.
Registration fee $30.00

Owning a small business can be a confusing puzzle with all the small pieces needing to fit. This program is designed to give women a total picture of business operations. Let us show you, the entrepreneur, how it was put together, why it all fits, and how you integrate your skills to make the picture complete. Consultants will speak on topics such as insurance, accounting, legal aspects, advertising, taxes, and many other subjects of concern to a successful business start-up. If you have decided, after Seminar 1, that business ownership fits your life style, then Seminar 2 is your first business step.

Seminar 3 and 4
Focus on You and Your Business: Pulling It All Together for Success

3 Thursday, Friday, Saturday
March 19, 20, 21, 1987
Registration fee $175.00

4 Thursday, Friday, Saturday
April 9, 10, 11, 1987
Registration fee $175.00

The format of these two and a half day seminars is to give you the individualized attention that your business start-up demands. During this longer time, we will build networks, create business plans, visit "incubator" business sites, and see to the details of making your business real. Professionals, business leaders and educators will lend their expertise and personal experience to the task of seeing participants through the process into operation. You will also use DISCUS™ — a revolutionary tool for business planning. Sharing of the success and failures that you will be faced with on the climb to the top — opening the doors to business will make that climb less lonely and less difficult.

Participants in the Total Program for Successful Business Start-Up will be entitled to all four seminars *plus* on-going consultant assistance. Fees include all materials, food, and lodging.

*Similar opportunities are available to men through the Small Business Development Institute.
For further information call 1-800-527-1765.

A total package fee:
All eight seminar days and consultants — $265.00

Location
Sunrise Hill Inn
Exit 44, N.Y.S. Thruway, Farmington, NY 14425

Please enclose check payable to:
Wayne Finger Lakes BOCES
3501 County Road 20
Stanley, NY 14561
Space will be limited.
Preference to Total Package Registrants.
Payment due by Feb. 23, 1987.
No refunds.

For more information call:
(315) 462-9496
In cooperation with:
Canandaigua Chamber of Commerce
Finger Lakes Regional Educational Center for Economic Development

················ **Registration** ················

Name ____________________

Address ____________________

____

____

Telephone ____________________

Seminar:
1. ☐ $30.00
2. ☐ $30.00
3. ☐ $175.00
4. ☐ $175.00
Total Package ☐ $265.00

A Bulletin Board display was placed at Wood Library two weeks prior to the first seminar. The display was a three-phase module.

Module 1: Listed all of the seminars
Listed Advisory Board Members
Had attached seminar application forms for mail in registration.

Module 2: Was a complete display of articles on successful enterprising women in this area. Pictures were displayed of career models to reflect the importance of women in business.

Module 3: Was a display of books available at the local library for the public to take home and read. A list was provided of books available through inter-library loan if the public wanted more information on the subject.

As the seminar information developed, Module 1 was updated to reflect the latest programs and speakers.

Interviews were given at a Rochester radio station for a Sunday morning talk show. An even greater response came from a mid-day television talk show broadcast from Rochester after the noon news. "The Maggie Brooks Show" brought the greatest number of telephone calls from the greater Rochester region.

Step 4 Response to Recruitment

After receiving the brochure, calls began to come in to the Career Resource Center of the Finger Lakes where the caller's name and phone number was recorded. The Project Coordinator called each interested party and completed this questionnaire:

____
Name

____
Address

____

____

____
Telephone

Seminar:

1.	_____	$ 30.00
2.	_____	$ 30.00
3.	_____	$ 175.00
4.	_____	$ 175.00
Total Package		$ 265.00

TELEPHONE QUESTIONS-REGISTRATION-ENTERPRISING WOMEN

What types of business are you interested in starting?

____

Do you have any formal training in this area of interest?

____

Will you start the business alone? ________________________
with a partner? ________________________
as a family business? __________________

Have you ever been a business owner? ______ When? ___________
For how long? ________ Did you sell or close? ___________

How did you find out about this seminar?

____

Have you ever attended a Small Business Seminar before?_____

If yes, where? __________________________ When? __________

Are you presently employed? ________

Where? ____

Registered by: ____

Comments:

Approximately 110 calls were received. Of those, 80 people committed themselves to the 1st seminar, 68 (of the 80) to the 2nd seminar and 29 to the whole package. There were four dislocated workers enrolled free of charge. Those who did not sign up for any seminars cited the time frame did not coincide with their plans and that they would be interested in future programs.

WAYNE-FINGER LAKES

Board of Cooperative Educational Services

Administrative Offices • 3501 County Road 20 • Stanley, NY 14561 • 716-526-6400

Finger Lakes Area Vocational Center • 3501 County Road 20 • Stanley, NY 14561 • 716-526-6471
Wayne Area Vocational Center • 4440 East Ridge Road • Williamson, NY 14589 • 315-589-4781
Wayne Special Education Center • 4440 East Ridge Road • Williamson, NY 14589 • 315-589-4491
Finger Lakes Special Education Center • 36 South Street • Clifton Springs, NY 14432 • 315-462-9496
Newark Special Education Center • 1350 Route 88 South • Newark, NY 14513 • 315-331-6722
Alternative Education • 1350 Route 88 South • Newark, NY 14513 • 315-331-6723

NEWS RELEASE

For Immediate Release

For more information, contact
Teri A. Baker
(315)462-9496

CONFERENCE OFFERED TO HELP WOMEN ENTREPRENEURS

CANANDAIGUA, NY, FEBRUARY 2, 1987--"Enterprising Women," a unique program designed to help women who are interested in starting their own business, or who will be in the first stages of their business start-up, will be offered by the Wayne-Finger Lakes BOCES Office of Continuing Education, and the Canandaigua Chamber of Commerce.

The extensive four-phase conference will begin on February 26 with a seminar designed to point out the potentials and possibilities of business ownership. A more in-depth seminar, focusing on the practicalities of business start-up, will follow on March 5.

The program's third phase, to be held March 19, 20 and 21; and fourth phase on April 9, 10 and 11; will give participants an opportunity to receive more personalized attention from business experts like attorneys, marketing and business consultants and accountants.

Each phase will be held at the Sunrise Hill Inn, Exit 44 in Victor. Tuition is $30.00 each for phases one and two, and $175.00 each for phases three and four. The total package is $265.00. To register, call (716)526-6491.

-MORE-

"Approximately 80 percent of all new businesses in New York State will be established and operated by women this year," said David Mathes, Director of the Finger Lakes Regional Center for Economic Development, the organization through which the program is being funded with a New York State Education grant.

There are a variety of issues locally that contribute to this phenomenon, according to Jeanne Crane, "Enterprising Women" project coordinator and owner of her own Canandaigua-based training and development consulting firm. Those issues include an increase in the number of "displaced homemakers"--women who have been recently widowed or divorced, or whose husbands have been laid off; and the increase in the cost of living which has escalated the need for two incomes in a family.

Even so, it is difficult to measure just how extensive the need is for training for women entrepreneurs.

"The traditional ways of tracking the number of entrepreneurs there are in the area have not always accurately reflected the number of women in business in the past for several reasons," said Crane. "For example, it is most often the male partner in a business, not the female, who will apply for the loan since until recently women had difficulty getting credit.

-MORE-

"With this project, we hope to change that," Crane continued. "Enterprising Women" is being directed by a 25-member task force almost totally comprised of local women business owners. We know that there are many more women out there who are contemplating business ownership. They're searching for answers to their questions, and can be helped by other women who have gone through the many steps of establishing a business, including applying for a loan."

"Enterprising Women" is not your typical "how-to-start-a-business" program, added Crane. By addressing the particular needs of women the program will better prepare them for the business challenges they'll face.

The developers of the "Enterprising Women" program are pioneers in the field. Teri A. Baker, Continuing Education Coordinator at Wayne-Finger Lakes BOCES, whose office must direct the project, was given the task of developing a model program specifically geared to suburban women. Three other educational bodies from New York State are developing models for urban and rural settings. All models will be sent to the National Education Department in Washington D.C. for use across the country.

Wednesday, February 18, 1987
The Daily Messenger, Canandaigua, N.Y.

'Enterprising Women' business program to be held in Farmington

"Concentrate on the constructive things that can move your business ahead, instead of focusing on the gender issue and making it a crusade."

According to Faith Kunes, president of Benchmark Inforamtion Technix and Systems (BITS) in Victor, this is important advice for would-be female business owners.

She will offer other tips during the "Enterprising Women" program to be held at the Sunrise Hill In in Farmington Feb. 26. Her topic: "What I Wished I'd Known When I Started (And What I've Learned Along the Way)." The conference is sponsored by the Wayne-Finger Lakes Board of Cooperative Educational Services and the Canandaigua Chamber of Commerce.

The Feb. 26 event is the first of a four-phase conference which will continue into April. For information on registration, call the Wayne-Finger Lakes Office of Continuing Education, (800) 527-1765.

Ms. Kunes is one of several local business owners who will share their experiences with others who are interested in starting their own business or who are in the first stages of starting a business.

When Ms. Kunes began exploring the possibility of starting her own computer systems and office services business in 1984, she discovered that the professionals she needed most did not take her seriously. Because she does not consider herself a feminist, she has a hard time attributing the attitude of others to the fact that she is a woman.

"But I thought they were saying to themselves, 'Here's another little lady dabbling in a little business in a little town,' she says. "Basically, they didn't think my business would survive and treated me and my intentions accordingly."

But those who doubted the survival of BITS has been proven wrong so far. In 1986 business at BITS has tripled, unusual for a service-oriented company depending only on yellow-pages advertising and referrals to get the word out.

BITS success can be traced to two important factors, says a spokeswoman for "Enterprising Women." First, it is unique. BITS computerized answering service is the only one of its kind in the state, outside of New York City.

Here is how it works: If you're a manufacturer's representative working out of your home in Victor, you may prefer having your messages taken by a real person instead of an answering machine. You would contact BITS. BITS would answer your calls 24 hours a day and key the messages into a computer, including date and time of the call.

Ms. Kunes says some BITS clients are manufacturers representatives living in Victor.

"But we have clients all the way from Watkins Glen to Greece, and we specialize in handling 'emergency clients' like doctors, veterinarians and funeral homes," she continues.

In addition to answering phones, BITS also offers secretarial support in the form of typing, word processing and copying.

A second factor contributing to the business' success is the way the operators deal with each and every client and call.

"I'm a firm believer in just being yoruself, a trait my father taught me," says Ms. Kunes. "It's something I teach all my staff members and I think it's vital to such a people-oriented business."

Her father is the late Clifford L. Kunes Sr. of West Bloomfield. He became head of his family's household when his father died suddenly. He raised his siblings, married, then raised his own seven children while running a farm.

He believed, says his daughter, in people as people, not as male and female.

"When it came time to bale hay, it didn't matter if you were a daughter or a son," says Ms. Kunes, the youngest of five girls and two boys. "More often than not, it was me or one of my sisters driving the tractor."

The future of the Kunes-owned BITS, predicts its owner, includes a message system that can be activated by voice recognition, eliminating the need for an operator/client conversation each day, saving both parties time.

Starting Your Own Business?

Sign Up Now For "Enterprising Women" Thursday, Feb. 26

The day's agenda includes:

Is Entrepreneurship Right For You?
Jeanne Crane, Consultant, Crane Associates

What I Wish I Had Known When I Started.
Faith Kunes, BITS

How New York State and Its Agencies Can Help.
Susan Lawrence, Regional Director,
New York State Dept. of Commerce

Approaches and Experiences Within the Food Industry.
Patty Thompson, Marty's Restaurant; Patricia Boland, LaCharcuterie; Bill Ward, Lincoln Hill Inn; Kathy Hughes and Cheryl Henehan, Break-time Catering.

Managing Roles of Home, Community and Running Your Own Business.
Susan Cooney, Attorney

The Basic Elements of Business Start-up.
Ralph Annechino, Business Match-Ups.

To Enroll, Call today. 1-800-527-1765.

The
Career
Resource
Center
of the Finger Lakes

The profile of participants -

Business Interests:

- bookstore in home
- food market-greenhouse
- computers sales and consulting
- producing/marketing sausage
- picture framing
- exercise salon
- personal shopping service
- art supply
- building materials
- holistic health consultant
- electronic assembly
- craft store
- writers/artists colony
- mail order catalog
- used children's clothing
- boiler/heating distributorship
- carpeting sales and installation
- medical billing
- printing
- marketing research

Step 5 Forming an Advisory Council

The criteria for selection of the Advisory Council reflected our concerns for a broad range of business experience, geographic location, and community leadership abilities.

The Advisory Board was made up of persons who were productive entrepreneurs with banking, financial, and legal expertise. The project coordinator approached those persons who would be most effective and they agreed to appear at the seminars, either as speakers or discussion leaders.

The Co-Sponsor to our project was the Canandaigua Chamber of Commerce and therefore the Executive Director was on our Council. Other members represented:

Project Model Writer
Human/Civil Rights Representatives
Former Mayor and Business Owner
Former Teacher and Business Owner
Fashion Retail Merchandiser
Lawyer
Small Business Association
Mailing List and Consignment Shop Owner
Career Counselor
Representative from neighboring BOCES
Information Technologies Business woman
Tourism Development Representative
Project Public Relations Coordinator
Community College Representative
Printing Business Owner

Banker and Winery Business Owner
Interior Designer and Furniture Retail Business Owner
Fabric and Notions Shop Owner
Advertising/Newspaper Owner
Representative from Finger Lakes Education Center for Economic Development

A total of 25 Council members - 4 men and 21 women - attended 2 meetings held in the conference room of a local financial institution.

The next pages are letters sent to the Advisory Council members outlining agendas and their roles on the committee.

The Advisory Council first met on December 9 to discuss the overview of the project.

After introductions and welcome an overview of the project was presented.

Members were encouraged to contribute to these activities:

1. Promotional activities to effectively reach those women and minorities who may wish to start a business or are involved in the start-up stages.
2. List of needs and/or questions, problems and hurdles, that project participants will encounter.
3. Suggestion for development of vehicles for answering their concerns.
4. React to tentative plans already drafted.

A second meeting was held on February 17, to finalize the Advisory Board role in the round table discussions and to review the proposed program to be held February 26.

The
Career
Resource
Center
of the Finger Lakes

3501 County Road 20
Stanley, New York 14561
Phone: (716) 526-6433
(315) 462-9496

November 25, 1986

Would you join us in developing the Suburban Women/Minority Entrepreneurship project by serving on our Advisory Board?

This special project is a cooperative effort of the Wayne-Finger Lakes BOCES Office of Continuing Education and the Canandaigua Chamber of Commerce. It is aimed at helping women and minorities who wish to begin a business or are in the first phases of business start-up. Our region has been selected to create a model of programming excellence that will be replicated throughout the state and nation.

The Advisory Board will be comprised of people similar to yourself, respected community leaders and successful entrepreneurs in their own right. The insight and experience you bring will be of great benefit in planning programs. Your thoughts and ideas will then be translated into action plans and implemented by project staff.

Please accept our invitation to become an advisory board member by calling Teri Baker, Project Administrator, at 716/526-6491. The first meeting will be held on Tuesday, December 9th at 3 P.M. in the Board Room of the Canandaigua National Bank. (Agenda and parking information attached.)

We look forward to working with you on this project of local and national significance.

Sincerely,

Teri Baker
Project Administrator

Jeanne Crane
Project Coordinator

TB/lmk

Attachment

ADVISORY BOARD IDEAS AND RESPONSES
12/9/86 Meeting

As we go through the meeting, would you jot down your individual ideas on the following:

1. Key questions that need to be addressed:

2. Recommendations for speakers: name and topic -

General Business Community

Name	Topic

Professional Services

Name	Topic

Examples for Success, Failure, Failure - Success

	Name	Topic
Home-Based		
High Capitalization		
Labor Intensive		

	Name	Topic
Product		
Service		
Franchise		
Purchased Existing Business		

3. Are there any resources - books, tapes, state agency people, etc., that you have found especially helpful?

TIME LINE	FEBRUARY	MARCH	APRIL	MAY, JUNE	END RESULT June 30
Activity	General 1 Day Conference	General 1 Day Conference	6 - 6 hour Seminars	Technical Assistance 1-1 & small Group Consultation	Grant Ends
Purpose	Help individuals answer "Is this for Me?"	Focus on Wine & Tourism	Information to Assist in start-up		See to start up of 20-30 new businesses
Numbers Desired	100	100	50	30 - 40	20 - 30
Theme and Design Suggestions	AM: Where do I Begin: - Overview - Panelist: home-based labor-based capital intensive service product franchise buy-out Rounds Table lunch plus ? -answer period PM: The Basics: - Research Need - Financing	AM: Tourism & Wine in F.L. - Keeping business in our area - Customer Service Lunch Speaker PM: - Marketing - Sales - Advertising	- Planning & Goal Setting - Cost Analysis, Cash Flow, Pricing - Record Keeping/Information Systems - Building a marketing plan - Capitalization & Financing - Tax, Ins., State & Fed. Requirements - Presentation Skills - Sales Techniques	Sales Tax Tax Personnel Contracts Computers Specific business & trade issues	

Rough Draft 12/9/86

Step 6 Planning the dates and the site of the seminar

The opinions and options were as many and as varied as those who were consulted in this stage of planning. Considerations were for participants who were working and have families; for costs, accommodations, formality, access, and on and on, and trying to meet the timing needs of women.

Finally, we knew that our time line ended in June and we were winding our way through the Christmas season. Printing schedules and brochure mailings considered, a plan developed to begin in February and conclude by mid-April. With that, we selected a very attractive hotel that was under new management just seconds from the New York State Thruway toll booths. On top of a hill, the hotel provided a quiet atmosphere, reasonable rates, hospitality and small group meeting areas. Our plan developed into two separate days of entrepreneur exploration and then sequestering away the self-selecting participants who were serious business builders for two 2 1/2 day workshops. The concept of being overnight on two different occasions was designed to strengthen networking, temporarily divorce the women from their immediate family needs, and to force them to seriously concentrate on the business -their business - at hand. It was imperative to have all their energy, attention and purpose.

This concentrated two 2 1/2 days and our hotel choice proved to be a key to the program's success.

Step 7 DISCUS* - The Business Planner

A programmatic highlight to many participants was an opportunity to use a computer software package called DISCUS. Specifically designed for the novice in business, the DISCUS format includes three educational options. A vocabulary/glossary of business terms used in financial and manufacturing operations were available for review and defined succinctly. Chapters of business questions developed the plan with each question having a tutorial mode for further explanation and development.

Product Description
Market Analysis
Competitive Analysis
Operational Strategy
Market Strategy
Financial Analysis
Implementation Plan
Long Term Opportunity
Executive Summary

This tutorial became the crutch to lean on for support in creating detail out of concepts. Graphs and charts were created from the programs integration of specific information and units and dollars to provide a 5-year prediction. Unlike many financial software packages where figures can be input and manipulated for outcomes created by its writer, the DISCUS program took all the informational pieces and gave back to the programmer a realistic projection of their business venture. DISCUS was "user-friendly," employing the energies of a mouse-driven component. Without knowledge of the keyboard, the mouse facilitated usage and reduced the intimidation of the hardware operation.

Step 8 Planning the Daily Agenda

A great deal of time was taken in preparing an agenda which would allow a progressive learning and participating day. It was designed to include people who had experience in beginning a business, who could describe their errors and disappointments as well as their successes.

Networking times were set up in "round-table discussion" fashion to provide give and take. The variety of topics discussed ranged from financial and legal to personal problems such as of stress and home management. A sample agenda is attached.

ENTERPRISING WOMEN

Need Assessment Questionnaire

Please help us plan future programs by completing this needs assessment.

Name ____

Do you plan to attend:

March 19, 20, 21
Seminar 3 Yes___No___Unknown___

April 9, 10, 11
Seminar 4 Yes___No___Unknown___

Read the Topics in the left hand column and rate there importance to you. 0 indicates no need or interest for information on the topic. 4 indicates a very high interest in the topic.

0________1________2________3________4
No Interest Very High Interest

Circle the number that best identifies your needs in the right hand column.

TOPICS

legal-

	Please Circle Number
form of business	1-2-3-4
partnerships	1-2-3-4
patents	1-2-3-4
leasing or purchasing space	1-2-3-4
zoning	1-2-3-4
local,state, federal restrictions or licences	1-2-3-4
employee at will and other labor issues	1-2-3-4

financial-	Please Circle Number
financing	1-2-3-4
loan options	1-2-3-4
establishing rapport with your banker	1-2-3-4
capitalization/ venture capital	1-2-3-4
government loans for women and minorities	1-2-3-4
taxes	1-2-3-4
accounting procedures	1-2-3-4
cost analysis	1-2-3-4
establishing credit	1-2-3-4
cash/credit sales	1-2-3-4
cash flow/P&L reports/balance sheets	1-2-3-4

state and federal requirements	
sales tax	1-2-3-4
worker's compensation	1-2-3-4
social security	1-2-3-4
Page 2withholding	
1-2-3-4	
insurances	
liability	1-2-3-4
disability	1-2-3-4
staffing decisions	
determining need,number, duties, and qualifications of staff	1-2-3-4
determining organizational structure, reporting and evaluation systems, writing job descriptions	1-2-3-4
interviewing, hiring,keeping good employees	1-2-3-4
management controls	
inventory	1-2-3-4
production	1-2-3-4
quality	1-2-3-4
sales	1-2-3-4
collection of accounts receivable	1-2-3-4
disbursements	1-2-3-4
break-even analysis	1-2-3-4
bookkeeping and record keeping	
what must be recorded	1-2-3-4
what needs to be tracked	1-2-3-4
what systems are best for my business	1-2-3-4
marketing	
product or service analysis and research	1-2-3-4
researching the competition	1-2-3-4
targeting your market	1-2-3-4
location	1-2-3-4
image	1-2-3-4
pricing	1-2-3-4
customer service policies	1-2-3-4
credit/cash policies	1-2-3-4
advertising	
choosing the media	1-2-3-4
budgeting	1-2-3-4
charting effects	1-2-3-4
telemarketing	1-2-3-4
direct mail	1-2-3-4
public relations	1-2-3-4
networking and community service	
in-store promotions	1-2-3-4
choosing and budgeting for equipment/display cases. etc.	1-2-3-4
sales training and techniques	1-2-3-4
choosing suppliers	1-2-3-4
purchasing	1-2-3-4
stock and inventory needs	1-2-3-4
calculating and minimizing overhead	1-2-3-4
computers	1-2-3-4
resources available	1-2-3-4
JTPA/PIC monies; SED/Voc.Ed.	1-2-3-4
small business admin./score	1-2-3-4
chamber/econ. devel.office/dept. of commerce	1-2-3-4
professional/industrial/trade assoc.,magazines	1-2-3-4
special projects for women and minorities	1-2-3-4
buying an existing company	1-2-3-4
franchising	1-2-3-4
creating a business plan	1-2-3-4

planning /goal setting and goal analysis	1-2-3-4
physical plant issues	
renting	1-2-3-4
buying	1-2-3-4
zoning	1-2-3-4
maintenance	1-2-3-4
capital investment decisions	1-2-3-4
real estate investment decisions	1-2-3-4
personal issue	
asssessing readiness	1-2-3-4
weighing risks	1-2-3-4
finding support and resources	1-2-3-4
financial management	1-2-3-4
time and stress management	1-2-3-4
clarity of purpose and goals	1-2-3-4
presenting yourself and your business to others	1-2-3-4

Other needs or comments-

ENTERPRISING WOMEN

Tuesday February 26, 1987

REALITIES AND EXPECTATIONS OF WOMEN STARTING A NEW BUSINESS

9:00 A.M.	Welcome and Program Overview Teri Baker, Coordinator of Continuing Education Wayne Fingerlakes B.O.C.E.S./Career Resource Center
9:15 A.M.	Recognizing What It Takes: Is Entrepreneurship Right For You? Jeanne Crane, Consultant, Crane Associates
9:45 A.M.	What I Wish I'd Known When I Started (and what I've learned along the way). Faith Kunes, Owner, Bits
10:15 A.M.	What New York State And Its Agencies Offer In The Way Of Help. Susan Lawrence, Regional Director, NYS Department Of Commerce
10:45 A.M.	Four Approaches And Experience Within One Industry Patty Thompson, Owner, Marty's Restaurant Patricia Boland, Former Owner, LaCharcuterie Bill Ward, Owner, Lincoln Hill Inn Kathy Hughes and Cheryl Henehan-Garrison, Partners, Breaktime Catering
12:00 Noon	Introduction Of Advisory Board & Leaders Of Luncheon Round Table Discussion
12:15 P.M.	Lunch
1:15 P.M.	Managing Roles Of Home, Family, Community And Business Susan Cooney, Attorney, Cooney And Cooney
2:15 P.M.	The Basic Element Of Business Start-Ups Ralph Annechino, Consultant, Business Match-Ups
3:45 P.M.	Wrap-Up And Overview Of Future Programs
4:00 P.M.	Business Card Exchange And Networking Area Business People And Enterprising Women

TODAY'S SPEAKERS:

Teri Baker	Teri is Program Administrator of Enterprising Women and Coordinator of Continuing Education Wayne Fingerlakes B.O.C.E.S. and the new Career Resource Center.
Jeanne Crane	Jeanne is a training and organizational consultant. She began Crane Associates, a human resource development firm 5 years ago. She works with both large and small businesses.
Faith Kunes	Faith began Benchmark INformation Technix & Systems, BITS, a computer Systems and Office Service business in 1984. She owns and operates BITS which includes a unique state-of-the-art 24 hour electronically managed message center.
Susan Lawrence	Susan heads the Finger Lakes Regional Office of the Department of Commerce. She is the only female economic developer at this level within New York State. She has taught career development for women and served on the Rochester Women's Network Board.
Patricia Boland	Pat, former Mayor of Canandaigua began LaCharcuterie, a gourmet specialty shop, as a take out and catering service in the Bemis Street house she renovated. She then expanded to include a dining room. Pat has since sold the business and building to another restaurateur.
Bill and Cheryl Ward	Bill and Cheryl made the transition from college professors to business owners. They bought the Dewey Farm on Lincoln Hill next to the RPO shel and created a beautiful country side inn. Lincoln Hill Inn quickly developed a reputation and following in the Finger Lakes Area.
Kathy Hughes Cheryl Henehan-Garrison	Kathy and Cheryl started Breaktime Catering 3 years ago out of thier homes. They now have 2 vans, serving area businesses with coffee break goodies and also have a full time catering service. Expansion includes moving to the Whistlestop Restaurant.
Susan Cooney	Susan is an attorney, with Cooney and Cooney, and corporate Council for the City of Canandaigua. She began the firm in 1982 when she, her husband and 4 children (all then under six years of age,) first moved to Canandaigua.
Ralph Annechino	Ralph left industrial management to begin Business Match-ups, a firm specializing in helping buyers to match their interests and needs with available businesses. His consulting service now includes counsel and direction on setting up books, developing business plans, establishing a marketing program, and filing tax returns.

FOR MORE INFORMATION OR REGISTRATION CALL: 1-800-527-1765

or

315-526-6445

ENTERPRISING WOMEN

INTRODUCTION TO BUSINESS OWNERSHIP

MARCH 5, 1987

SEMINAR 2

9:00 WELCOME Teri Baker, Coordinator, Continuing Education, Wayne Finger Lakes BOCES/Career Resource Center

OVERVIEW Jeanne Crane, Consultant, Crane Associates

* Business Formation And Legal Issues
Susan Cooney, Attorney, Cooney and Cooney

* Today's Tax Issues
Robert J. Aronson, Owner, General Business Services

* Banking And Finance
Cynthia Peterson, Vice President/Cashier, Operations Personnel, Horizon Bank, Panel Moderator
Panel:
Virginia Holroyd, Asst. Vice President; Commercial Loan Officer, Chase Linclon Bank

Susan O. Barclay, Director
Seneca County Industrial Development Agency

Judith Stewart, Asst. Vice President/Manager Special Projects, Canandaigua National Bank

12:30 Lunch

1:30 Remarks
Dr. Harold Bowman, District Superintendent, Wayne Finger Lakes BOCES

* Marketing Plans
James H. Doyle, Co-Owner, President, General Manager, WZSH-WISH 95

* Sales
Mike Furlong, Sales Representative, Deluxe Check Printers

3:45 Wrap Up And Overview Of Future Programs
Jeanne Crane, Consultant, Crane Associates

4:00 Networking

ADVISORY BOARD

RUSSEL BATESON
CARLEEN BILODEAU
ROSA BLUE
PATRICIA BOLAND
BRENDA BROCKMAN-BECK
NANCY CARNAHAN
BARBARA COLLINS
SUSAN COONEY
ROBERT DEPLESSIS
JOYCE EZROW
LYNDA FARNEY
LEONARD HOCKIN
JUNE HUBNER
FAITH KUNES
VALORIE KNOBLAUCH
PAT LUSSOW
TINA MANZER
ANN MORGAN
ELLEN O'NEILL
CYNTHIA PETERSON
MARTHA REED
PATRICIA SMITH
JUDITH STEWART
DALE SWANGER
LINDA WELCH

Project Administrator	Teri Baker Wayne Finger Lakes BOCES
Program Coordinator	Jeanne Crane Crane Associates
Project Sponsor	The Canandaigua Chamber of Commerce Russell Bateson Executive Director
In Cooperation With	The Small Business Administration Leonard Hockin Executive Director

THANK YOU

FOR

YOUR PARTICIPATION

ENTERPRISING WOMEN

SUNRISE HILL INN
Exit 44, N.Y.S. Thruway
Farmington, NY 14425

Program Dates:

February 26, 1987
March 5, 1987
March 19, 20, 21, 1987
April 9, 10, 11, 1987

Continuous registration for all phases.

THE PLAN FOR THE ROUND TABLE DISCUSSIONS

The Purpose of the Round Table is to:

* Allow participants to ask questions in a smaller, more personalized group.

* Allow participants to meet a successful women business owner from a business similar to their own.

* To allow participants to consider issues specific to their business interests and get ideas on where to turn for further information.

* Generate a list of future needs to be addressed in later programs.

* Achieve small group identification and then connect with large groups.

We would like all Board Members who are business owners and who can attend on February 26, to lead a small group discussion as part of the Round Table. Each member will be introduced and asked to make a brief (1 minute) statement about her business:

Business Name
Location, Type of Business, years in Operation

Table leaders will be assigned to tables and asked to enter the dining room first.

Participants will then be asked to match themselves with table leaders.

Table leaders will facilitate the luncheon discussion by:

- Introducing themselves
- Asking everyone to introduce themselves and share their interests in small business
- Encouraging group members to ask questions
- Posing questions and discussing what they have discovered through their experiences
- Explaining what will be covered in future programs
- Table leaders will ask what needs (questions, etc.) participants have for future programs. List these on cards provided and leave the cards with Teri, Jeanne or Barb.

Table leaders will be asked to give a very brief introduction of each of the participants at her table. If numbers are too large or time too short, just highlight 2 or 3 interesting or different ideas shared at your table.

We willl provide concise discussion leader sheets on the tables the day of the seminar.

Step 9 Description of the Seminar in Session

Seminar I

The welcome was followed by a half hour talk entitled

1. "Recognizing What It Takes: Is Entrepreneurship Right for You?"

A self-assessment to consider basic aspects of starting your own business was discussed, a scale of 1-5 was used for the purpose of measurement. Number 1 as being the low end of the scale and number 5 as being the highest in what best describes you. The discussion was centered on three specific areas:

Area 1 -

Personal Abilities and Interests

1) Ability to make decisions with confidence and skill
2) Ability to solve problems with limited data
3) Ability to set realistic goals and expectations
4) A sense of vision and ability to translate it into long range plans
5) Ability to analyze opportunities and act quickly
6) Ability to concentrate and focus while attending to numerous responsibilities
7) Endurance and perseverance
8) Willingness to make mistakes and learn from them
9) Ability to sustain and convey enthusiasm
10) Willingness and ability to listen to others
11) Strong achievement orientation

Area 2 -

Readiness

1) Do you have sufficient support from your family?

2) Do you presently have the energy, drive and commitment to begin?

3) Do you have an alternative means of meeting personal financial needs until you can create a positive cash flow?

4) Do you have the capital or have you planned how to adequately finance your business?

5) Have you calculated and accepted the risks?

6) Have you overcome major fears - of success or failure?

Area 3 - If you have chosen your business

1) Do you have faith and/or pride in the product or service?

2) Are you comfortable with the way you will spend your day in conducting your business?

3) Can it bring you the personal and/or financial rewards you seek?

In starting your own business it is important to have a realistic picture of the three areas discussed.

Your personal abilities and interests are important. You must be ready in timing, cash flow and capital, and you must believe in the importance of your venture as well as comfortable and realistic in meeting your expectations.

A successful entrepreneur then spoke on

2. "What I Wish I'd Known When I Started (and What I've Learned Along the Way)". Faith Kunes, owner of Business

Information Technology Systems, a unique computerized answering service, the only one of its kind in the state, outside of New York City, discovered that the professionals she needed most did not take her seriously. Because she did not consider herself a feminist, she had a hard time attributing the attitude of others to the fact that she is a woman. "Basically, they didn't think my business would survive and treated me and my intentions accordingly," stated Faith.

But those who doubted the survival of BITS have been proven wrong so far. In 1986 BITS has tripled, unusual for a service-oriented company depending only on yellow page advertising and referrals to get the work out.

"I'm a firm believer in just being yourself, a trait my father taught me," says Faith. "It's something I teach all my staff members and I think it's vital to such a people-oriented business."

A woman going into business must project a positive approach at all times when she is dealing with men, she must sell her abilities and her ideas. She must plan - the better you plan, the better the results. Faith stated in closing, "Benefits of owning your own business are fantastic as the risks are high."

Handouts entitled "Sources of Information For Starting a New Business in the Finger Lakes Region" were distributed.

"What New York State and Its Agencies Offer in the Way of Help" was presented by the Director of the Regional

Economic Development/Department of Commerce along with New York State handouts -"Opportunity New York" (Incentives for Business), New York Minority and Women Entrepreneurs information and loan application forms, Business Development pamphlet order forms from the U.S. Small Business Administration. Owners and operators of four types of eateries gave their approaches and experiences.

The basics for choosing eateries to present business experiences evolved with the premise that everyone has at one time eaten out, prepared a meal or has aspired to become a gourmet, they presented the most diversity within an industry.

The first presenter, Patty Thompson, had worked every aspect of restaurant business for 8 years before she decided to buy from the owner she worked for. "I like working with people, and I am so glad I did go into business." She likes being on a first name basis with customers and believes you should provide a good product at a fair price. She states, "I am in charge of where I want to go and what I want to get out of life and that is a good feeling."

The second presenter, Patricia Boland, owned and operated a gourmet Deli. She stated, "I opened a business and closed it voluntarily after 2 1/2 years." In her presentation she stressed that you must have a personality to be in business, and you can triple that personality if you are in the food business. You must determine what is the most important thing to you in your life. If your business needs you it will take precedence over family, friends, social events and your love life. She stated, "I love to work, I love to be busy, I also love my husband, family, the theater, good music, entertainment and stimulating conversation, I did not love being a business person 24 hours a day, 7 days a week. Life is too short to have it be my all-consuming passion." She was not sorry she went into business, it was something she always wanted to do. She learned a great deal about people, a lot about business and a lot about herself. The bank told her it would be difficult to sell her business because it was uniquely hers and no one could ever duplicate it.

The third speaker, Cheryl Ward with her husband Bill, had purchased an older home and renovated it into a very busy restaurant with a quiet country atmosphere, its location being adjacent to the new Performing Arts Center.

These restauranteurs had previously operated a restaurant during several summer seasons and knew in advance the large undertaking this renovation and project would be, however, they did not plan on it being all-consuming. The problems of getting good help and keeping it was one of the main issues. They both knew you had to maintain good service as well as quality food. They now have given up their teaching jobs and both can be found devoting full time at the restaurant.

On a summer evening one can enjoy a dinner before the RPO or a light lunch afterward on the patio. They most recently have added a catering service for those who wish to entertain at home with a touch of elegance.

Our final speakers, Kathy Hughes and Cheryl Henshaw-Garrison, are partners in Break Time Catering, a business specializing in industrial site coffee breaks for workers who are unable to leave the area. Their day starts at 5:00 a.m. with preparation of coffee and sandwiches; they then load their vans and head out for the day. If the weather is too cold, they may not have any clients at the sites; however, they must go out each day prepared to meet the demands of their customers. Service has become their trademark.

They also have established a full time catering service for private homes, graduations, weddings, and a variety of special events.

Their business is completely owned, operated and managed by the two partners. They have gone on record as stating, "We own the business, it is ours and that is the way we want it." They love their husbands and families but the business belongs to them.

Each presentation was unique in itself, showing the particular styles that all the presenters have developed.

Listening and digesting these presentations gave our participants food for thought.

Participants were then asked to join round-table discussions with leaders.

In the afternoon, emphasis was put on roles of home, family, community and business. A lawyer spoke who juggled these four roles and pointed out that when you are a woman in your own business you must set ground rules for yourself and adhere to them, as much as possible.

1. You must identify what is the best way to spend a productive Saturday afternoon and do it. Anyone can clean your house, but not everyone can be "Mom" at the Little League Championship Game when your son is the first baseman.
2. You must learn to say "no" to fund drive chairmanships, unless it is a special and near and dear project that you personally relate to.
3. You and your spouse must mutually agree on who is going to take the children to the sitter's or drive in the car pool next week.
4. If you can agree upon certain basic divisions of family responsibilities prior to going into your business it will help eliminate some of the pressure of day to day crises.
5. A supportive family makes it easier to cope with the unknown at business start-up.
6. Talk with other women in business and ask what tools they used to help reduce the outside pressures and demands made upon women in business.
7. You must be realistic about how you use your time effectively.

A speaker from Business Match-ups a consulting firm, told of how businesses connect with one another. This was followed by a business card exchange and general networking opportunity for all present.

IS ENTREPRENEURSHIP RIGHT FOR YOU?

This is a quick self-assessment to help you consider basic aspects of starting your own business.

Circle the number that decribes you best using the scale below:

1	2	3	4	5
not at all				Definitely

PERSONAL ABILITIES AND INTERESTS

Ability to make decisions with confidence and skill.	1 2 3 4 5
Ability to solve problems with limited data.	1 2 3 4 5
Ability to set realistic goals and expectations.	1 2 3 4 5
A sense of vision and ability to translate it into long range plans	1 2 3 4 5
Ability to analyze opportunities and act quickly.	1 2 3 4 5
Ability to concentrate and focus while attending to numerous responsibilites.	1 2 3 4 5
Endurance and perseverance.	1 2 3 4 5
Willingness to make mistakes and learn from them.	1 2 3 4 5
Ability to sustain and convey enthusiasm.	1 2 3 4 5
Willingness and ability to listen to others.	1 2 3 4 5
Strong achievement orientation.	1 2 3 4 5

READINESS

Do you have sufficient support from your family? 1 2 3 4 5

Do you presently have the energy, drive and commitment to begin? 1 2 3 4 5

Do you have an alternative means of meeting personal financial needs until you can create a positive cash flow? 1 2 3 4 5

Do you have the capital or have you planned how to adequately finance your business? 1 2 3 4 5

Have you calculated and accepted the risks? 1 2 3 4 5

Have you overcome major fears- of success or failure? 1 2 3 4 5

MATCH

If you have chosen your business....

Do you have faith and/or pride in the product or service? 1 2 3 4 5

Are you comfortable with the way you will spend your day in conducting the business? 1 2 3 4 5

Can it bring you the personal and/or financial rewards you seek? 1 2 3 4 5

Developed by Jeanne Crane
Crane Associates
1987

IT IS A REALITY---A Series of Seminars For
ENTERPRISING WOMEN

YOU ARE INVITED TO A BUSINESS CARD EXCHANGE

WHERE: Sunrise Hill Inn
Exit 44, Victor, N.Y.

WHEN: Thursday, February 26, 1987

First in the series: Business Start-up

Program Time: 9 A.M.

CARD EXCHANGE: 4 P.M. - 6 P.M.

Presented by: Wayne Fingerlakes B.O.C.E.S. in cooperation with Canandaigua Chamber of Commerce.

Bring your BUSINESS CARDS.
Tell our Enterprising Women participants what you have to offer.
NETWORK with your area business representatives.

GIVE YOUR SUPPORT TO NEW WOMEN IN BUSINESS

WE LOOK FORWARD TO MEETING YOU FEBRUARY 26, 1987 @ 4 P.M.

R.S.V.P. interest in Participation by February 21, 1987, by calling:
B.O.C.E.S. 1-800-527-1765 or Crane Associates 716-394-0920.

Mail Directly to: Crane Associates
400 S. Main St., Canandaigua, N.Y. 14424

Name of Business____________________
Business Address____________________
Phone Number____________________
Person who will represent your Business:____________________

Seminar 2

This seminar focused more on actual business ownership with talks on business formation and legal issues, taxes, banking and finance. It's design was to give detailed information on:

Sales proprietorship
Partnerships
Corporations
Licensing Requirements
Federal and State Tax requirements
Social Security requirements
Unemployment
Workmen's Compensation

Both a lawyer and a business counselor, presided at this presentation, and were available for questions and answers on all subjects discussed.

A panel of banking representatives discussed all aspects of banking from personal finance to having visa payment capabilities at your new business site.

The banking representatives discussed the need for a complete business plan with projections as a must when you approach the lending institutions. A well-prepared business plan is always a good tool when asking for a loan from your banker. Many handouts were distributed.

In the afternoon marketing and sales presentations were given.

The marketing presentation was given by a very energetic co-owner of a radio station. He had just recently experienced his own business start-up and related very effectively with our participants.

He actually took our participants through typical phases for development of a new business:

1) Deciding to go into business
2) Establishing the type of business
3) Evaluating where to place the business and for what reason we decided our location
4) He then established the need to do a market research to see what type of customers would utilize our business and if it was/was not a seasonal business.
5) Then timing for opening was decided
6) A publicity program was discussed, and what media we should use to get the maximum coverage for the money.

The presentation allowed the participants to interact with questions and answers dealing with the marketing aspects of business start-up. A thorough market analysis is needed before you open your doors to the customer. A beautiful, ultra modern setting will not sell your product if the marketing area is not right. You must investigate, analyze and plan to establish the proper climate for your new business.

A salesman for Deluxe Checking presented his approach to selling.

Selling is taking care of customers by:

L - Listening

S - Sharing

C - Clarifying

P - Preventing

A - Asking

Sincerity is an absolute necessity in LSCAP.

"A problem is the space between what we have got and what we want," our speaker reported. Everyone has used a type of selling tool either with family, friends, bankers and your lawyer. Now you must sell to your customers. Selling is not enough in itself, service must be a major factor in your sales.

You must be customer-minded, knowing you will serve them over a long period of time, depending on your product. Maybe I can and maybe I can not help in certain situations, but I can be honest about it. You should listen, problem solve, be trustworthy and have a good product knowledge. Value added to serving is to do more than what is expected of you. Many times the extra effort might make the difference in your sale.

These were followed by informal discussions among the participants.

Seminar 3

This seminar was geared for those who wanted "hands-on" experience in going through the formation of a business with the guides provided by professionals.

The seminar concept was designed to remove the participants from family and business pressures and place them in an environment for sharing, networking, developing and experiencing their business needs.

Four coordinators were available to give individual consultation time and group discussion on the development and completion in all phases of business start-up.

A homebased business owner presented to the group the advantages and disadvantages in establishing and having a business in your own home.

A member of our weekend coordinator staff spoke with the group about her experiences in setting up her own business and how she still continues to maintain an active family life. She shared her experiences and styles of management with all of our participants.

The business counselor returned to the third seminar and answered and reinforced many technical questions about business start-up and tax requirements.

A program on Time and Stress Management was designed to bring into perspective the needs of your own mental and physical well being. Everyone needs to develop a relaxation style to reduce daily stress by developing a time for personal space and never feeling guilty about taking time for themselves.

Participants were introduced to the Discus plan and those who were ready to complete their business plan spent working hours on the data entry.

Other participants spent quality time preparing their business plan, and discussing specific individual problems with professional people.

An Advisory Board member presented individual help to participants interested in mailing labels and consignment enterprise, sharing with them her thoughts and experiences in her own area of expertise.

A group of participants were interested in doing a market analysis. They met and developed parameters and questions for the telephone survey as they shared in the research. One of the participants, who's interest was in market analysis, prepared the final report and presented it at the next seminar.

The weekend ended on a positive note with everyone going home to complete his/her individual plans or meet with financial institutions to secure funding for a new venture.

2209 Elton Road
Holcomb, N.Y. 14469
March 25, 1987

Dear Enterprising Women:

I am enclosing fifteen copies of our market survey questionnaire and a list of names/numbers drawn randomly from the telephone directory. To the extent possible, I have tried to give you names in communities near you to reduce the long distance telephone costs. Please call them consecutively until you successfully reach fifteen people who are home and willing to complete the survey. With seven of us doing the telephone interviewing, we should end up with about 100 interviews--enough to base estimates on with an accuracy/precision level of plus or minus 10%. For example, this means that if 30% of the sample said they would be interested in buying homemade sausage, the real percentage of the population of Ontario County who want sausage would range between 20% and 40%.

The questionnaire is fairly self-explanatory. Remember, you do not read the IF YES or IF NOs. If you have any questions or run into trouble, feel free to call me at (716) 657-7180. Do try to get started as soon as possible; the first interview is the only difficult one, after that it's all downhill!

If you will return the completed questionnires to me by April 6, I can have the results for you by the time of our next meeting on the 9th.

See you then...in the meantime, good luck with your interviews!

Sincerely yours,

Becky Burgess

Becky Burgess

	Likely to purchase?		Purchased in the preceding year?	
	Yes	No	Yes	No
D. Exercise with tables or other automated equipment	___	___	___	___
E. Personal wardrobe consultation	___	___	___	___
F. A central source of mail-order catalogs with someone to find items and order for you	___	___	___	___
G. Personal educational instruction in reading, writing, math, GED or study skills	___	___	___	___
H. Roomate location and matching services for older adults	___	___	___	___

11. Is there any product or service you need that is not currently available in Ontario County? yes____, no____.
IF YES, What is that?____

12. What newspaper do you read most often? ____________________

13. Do you regularly read the Shopping News? yes____, no____.

14. .....the Canandaigua Messenger Mart? yes____, no____.

15. For classification purposes only, would you please tell me your zip code?__________________

16. Are you under 30 years old? yes____, no____
IF NO, Are you under 45? yes____, no____
IF NO, Are you over 65? yes____, no____

17. Regarding your educational background, did you...(READ LIST AND STOP AT THE FIRST "no").

	YES	NO
attend high school	___	___
complete high school	___	___
attend college or technical school	___	___
complete a four year college	___	___

18. Would you say tht your combined family income last year before taxes was more than $20,000? yes____, no____
IF YES, Was it more than $35,000? yes____, no____.

19. (DON'T READ) Interviewer: Check respondent's sex. M___ F___

THANK YOU VERY MUCH FOR YOUR COOPERATION IN COMPLETING THIS SURVEY.

MARKET SURVEY FOR ENTERPRISING WOMEN

Good morning/afternoon/evening, I'm __________,calling for Enterprising Women, a group of women here in the Finger Lakes region who are thinking about starting up new businesses in the area. We are doing an initial research survey to learn the entent to which people would be interested in the products and services that are being proposed. I am not trying to sell anything; I'd just like to ask about your interests and opinions. Your responses to this survey will be treated confidentially. Would you be willing to spend about five minutes with me now answering some questions? (IF NO, ask "Is there a convenient time for me to call back?")

1. First of all, are you 18 years of age or older? IF NO, ask to speak with a parent. If none available, terminate interview by saying, "Thank you for your time and have a good day/evening."

2. In what town or city do you usually shop for groceries?
____

3. Where do you normally go for other products and services?
____

4. Have you shopped from a mail-order catalog during the last three months? yes_____, no_____.

5. Are you employed outside the home? yes_____, no_____.

6. Are you married and living with a spouse? yes____, no____.

7. IF YES, Does your spouse work outside the home? yes_____, no______.

8. Do you have children under 18 living with you? yes____, no___

9. Now I am going to read some products and services. For each one, please tell me whether you are likely to purchase this and if so, whether you actually have purchased this kind of item in the last year.

	Likely to purchase?		Purchased in the preceding year?	
	Yes	No	Yes	No
A. Homemade deli meats such as polish sausage	___	___	___	___
B. Quality used children's clothing, maternity clothes, used toys or baby equipment	___	___	___	___
C. Carpeting and installation	___	___	___	___

ENTERPRISING WOMEN MARKET SURVEY FINDINGS

	Total sample: n = 77	Deli Sausage n = 32 (42%)
Purchased last year		
Both spouse employed	27 (36%)	14 (43%)
Married, one employed	22 (28%)	10 (31%)
Neither spouse working	10 (13%) } 39%	8 (25%)
Not married - working	9 (12%)	
Not married - not working	8 (10%)	
Under age 30	19 (25%)	7 (22%)
30 - 44	29 (38%)	12 (38%)
45 -65	11 (14%)	8 (25%)
Over 65	16 (22%)	5 (15%)
less than H.S. education	8 (10%)	1 (3%)
high school graduate	24 (31%)	10 (31%)
attended college	26 (34%)	13 (41%)
completed college	19 (25%)	8 (25%)
Hsehld income less than $20,000	26 (34%)	9 (28%)
$20,001 - 35,000	32 (41%)	15 (47%)
More than $35,000	17 (22%)	8 (25%)
No answer	2 (3%)	
Male	23 (30%)	12 (38%)
Female	50 (65%)	20 (62%)
Unknown	4 (5%)	
Shop for food in:		
Rochester	5 (6%)	4 (13%)
Canandaigua/Shortsville	38 (49%)	14 (44%)
Victor/Farmington	6 (8%)	2 (6%)
Geneva	8 (10%)	3 (9%)
Newark	5 (6%)	3 (9%)
Other (e.g. Naples, waterloo)	15 (19%)	6 (19%)
Shop for other products in:		
Rochester	13 (17%)	
Canandaigua/Shortsville	28 (36%)	
Victor/farmington	14 (18%)	
Geneva	9 (12%)	
Newark	3 (4%)	
Other	10 (13%)	
Read: Canandaigua Messenger	20 (26%)	8 (25%)
Democrat and Chronicle	22 (29%)	6 (19%)
Both	12 (15%)	6 (19%)
Finger Lakes Times	11 (14%)	6 (19%)
Other paper	9 (12%)	3 (9%)
None	3 (4%)	2 (6%)

Mail order in last 3 mos:		yes	36 (47%)	16 (50%)
Read Shopping News		yes	56 (73%)	26 (81%)
" Messenger mart		yes	33 (43%)	13 (41%)
Live with children under 18			37 (48%)	16 (32%)
Zip Code:	Canandaigua	14424	13 (17%)	4 (13%)
	Shortsville	14425	12 (16%)	3 (9%)
	Clifton Spgs	14432	1 (1%)	0
	Dansville	14437	2 (3%)	2 (6%)
	Geneva	14456	8	3 (9%)
	Holcomb	14469	10	5 (16%)
	Honoye	14471	3	1
	Manchester	14504	4	2
	Naples	14512	4	3
	Phelps	14532	8	5
	Stanley	14561	11	1
	Victor	14564	5	1
		Unkwn		1

Seminar 4

WAYNE-FINGER LAKES
Board of Cooperative Educational Services

Administrative Offices • 3501 County Road 20 • Stanley, NY 14561 • 716-526-6400
Finger Lakes Area Vocational Center • 3501 County Road 20 • Stanley, NY 14561 • 716-526-6471
Wayne Area Vocational Center • 4440 East Ridge Road • Williamson, NY 14589 • 315-589-4781
Wayne Special Education Center • 4440 East Ridge Road • Williamson, NY 14589 • 315-589-4491
Finger Lakes Special Education Center • 36 South Street • Clifton Springs, NY 14432 • 315-462-9496
Newark Special Education Center • 1350 Route 88 South • Newark, NY 14513 • 315-331-6722
Alternative Education • 1350 Route 88 South • Newark, NY 14513 • 315-331-6723

April 1, 1987

Dear Participant,

How is it going? We are getting ready for Seminar # 4. How about you?

Enclosed you will find a copy of the program for Seminar # 4, to be held on April 9, 10, and 11, 1987 at the Sunrise Hill Inn.

Come prepared with your work sheets on:

a) Business Plan
b) Ideas for your Logo/Business Card Design and Letterhead
c) Name of your Business Venture
d) Questions you want Susan Barclay to answer
e) Any other questions you wish to have answered

Discus, the computerized business plan software, will be available for your convenience all day Thursday, Friday and Saturday morning. Review the Seminar agenda so you can plan your time accordingly.

If you have any questions or concerns prior to the seminar, please feel free to contact us. The program is designed for you to meet your business start-up needs.

Sincerely,

Teri

Teri A. Baker

Teri Baker
1-800-527-1765

Jeanne Crane
716-394-0920

sa

Enterprising Women
Seminar # 4
April 9, 10, and 11, 1987

SEMINAR AGENDA - Thursday, April 9, 1987

9:00 a.m. Update - Business Plan

Frank Taylor
Janice Sumner
Sheila Park

Seminar Participants Presentation of each others Business Concepts (Video taping)

Break - As announced

Listening Skills

Jeanne Crane, Crane Associates

Discussion: Going to the Bank
- a) preparation
- b) rehersal
- c) presentation
- d) dealing with the banker

12:30-1:30 p.m. Lunch

1:30-2:30 p.m. Ann Peck - Computerized Business Management
Individual work/Small group discussion/Discus

2:30-4:00 p.m. Your needs and what N.Y. State has available

Susan Barclay Director
Seneca County Industrial Development Agency

4:00-4:30 p.m. Wrap-up of day

4:30-6:00 p.m. Individual work/networking (Small group discussion)

6:00-7:00 p.m. Dinner

7:00-9:00 p.m. Options

Video play back
Bank coaching
Marketing Report: Becky Burgess
Networking/general discussion
Discus
as a new Business owner what Disability Protection should I have?
David Hackenberry, The New England

Friday, April 10, 1987

SEMINAR AGENDA

8:00-8:45 a.m.	Breakfast
9:00 a.m.	On The Job Training (OJT) James Cook, OJT Canandaigua Chamber of Commerce Canandaigua
9:30 a.m.	Product Planning Faith Kunes, BITS
10:15 a.m.	Break
10:30 a.m.	Advertising Panel Dennis Bruen, Welco Ad Dianne Lahr, Sales Manager John Hogan, General Manager CQ 102 Thomas R. Miller, Daily Messenger
11:30-12:30 p.m.	Individual work/networking (Small groups) Discus
12:30-1:30 p.m.	Lunch
1:30-2:30 p.m.	Graphic Designer / Letterhead/Logo's Dennis Angelo In House Design Studio, Waterloo
2:30-4:45 p.m.	Individual help Small group discussion Video and Coaching
4:45-6:00 p.m.	Wine and Cheese with Advisory Board

Saturday, April 11, 1987

SEMINAR AGENDA

8:00-8:45 a.m.	Breakfast
9:00 a.m.	Small groups as need and requested to include: Record Keeping Hiring Employees Marketing Government Procurement Small Business Insurance needs
11:00 a.m.	Visioning Success Jeanne Crane, Crane Associates Teri Baker, Career Resource Center Faith Kunes, BITS
11:45 a.m.	Closing Remarks

Please Note: Bring any ideas for community activities, games, puzzles, or arranging Friday evening dinner together.

Seminar 4 was developed with the same frame work as the previous seminar, geared to total commitment on the part of the staff and participants.

A discussion was presented on "Going to the Bank." The important information of this presentation was that you must be prepared to present your ideas and you must sell yourself and your product to the banker. If you do not feel secure in doing it alone, have a professional who is versatile with your new venture go with you and help with your presentation, explaining the more technical aspects of your setup.

We designed this seminar so that we could have video taping of all individual presentations as applicants for bank loans. This enabled the participants to individually view themselves or with a staff person for coaching and refining of their special needs. Three of our participants had taken their business plans to the bank and gave a report on their individual experiences.

All participants had a chance to give the group their experiences, positive and negative, from the last meeting. Many of the participants had made progress on planning and business plans while others were still in the working stages and were seeking specialized help from our professionals.

A listening skills presentation was given to the group to reinforce some of the necessary tools needed for every day business.

A business computer specialist presented computerized business concepts to the group and discussed other areas of the Discus program.

The Economic Developer for Seneca County was brought back to answer further questions and concerns about what New York State had to offer new business ventures.

Individual networking, video coaching, bank coaching were on-going options throughout the 2 1/2 day seminar.

A financial planner, spoke to several interested persons about disability protection and partnership protection.

A representative from On the Job Training presented the options available to new business owners if they wished to use this avenue for employee development.

One of our weekend coordinators and Advisory Board members, presented a program on product planning. She spoke on the Six (6) Horsemen of any business: Who, What, When, Why, Where and How. She discussed each of these in detail and stated that you must plan and plan well to be successful in every business. You can not expect it to happen - you must plan for it to happen.

An advertising panel was brought in to show the participants what is available and how they could make the media work for them. Timing and strategic placement of advertising was discussed, as well as cost and development of proper advertisement.

A local graphic designer presented specifics on design of letterhead and logo's. He gave individual help and consultations to those participants needing his expertise.

Our final day of the seminar program started with small group presentations on:

Record keeping
Hiring Employees
Marketing Reinforcement
Government Procurement
Small Business Insurance needs

The groups gave individual participants the opportunity to ask some final questions and reinforce previously learned information.

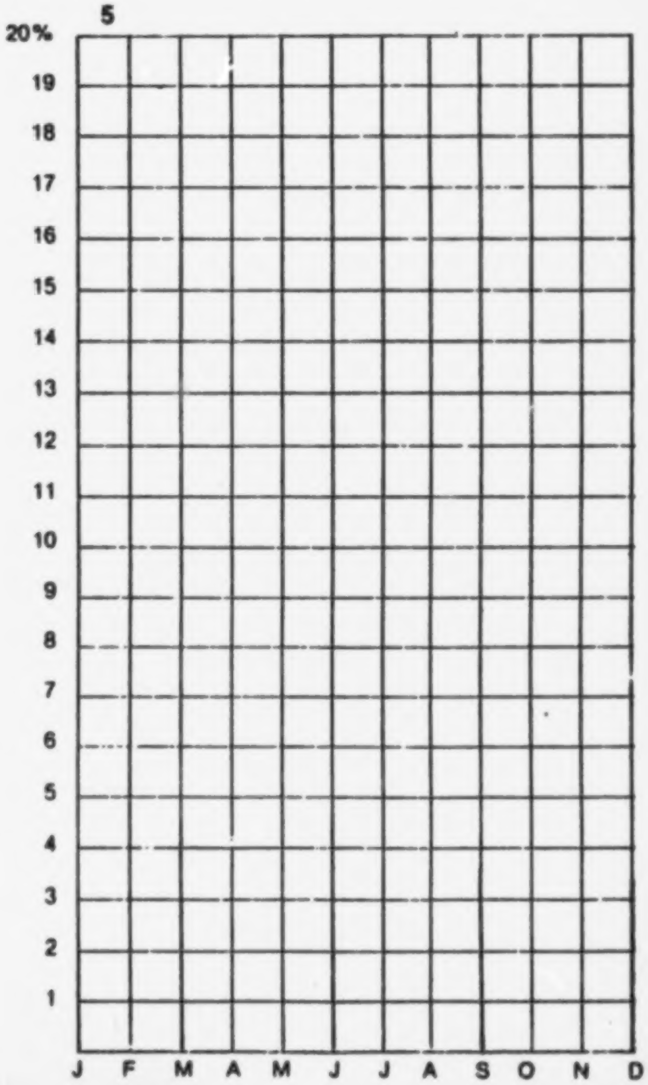
"Visioning Success" found our group outdoors in an attractive, sun-filled area overlooking a beautiful green countryside bursting forth with signs of spring and new beginnings. Each of the participants reflected upon the growth and development they envision for themselves in the next five years.

HOW DOES YOUR SALES AND ADVERTISING COMPARE?

To find out, fill in the following form.

1. Write in your monthly sales in the first column below.
2. Find what percentage each month contributes to annual sales by dividing the annual total into each month's sales. Write in the percentages. Round off to total 100%
3. Do the same for your advertising. Write in advertising used each month.
4. Divide the total into each month's figure to get the monthly percentages. Round off to total 100%.
5. Plot the monthly percentages of sales and advertising on the graph below. Compare your sales and advertising. If the lines do not run close together, you are missing selling opportunities.

	1 Sales last year	2 % of year's sales	3 Advertising last year	4 % of year's advertising
Jan				
Feb				
Mar				
Apr				
May				
June				
July				
Aug				
Sept				
Oct				
Nov				
Dec				
Total		100%		100%



GBS

GENERAL BUSINESS SERVICES

343 NORTH MAIN STREET
CANANDAIGUA, NY 14424

(716) 394-2850

TAX ISSUES FOR BUSINESS OWNERS

I. TAXATION OF YOUR BUSINESS ENTITY

A. Sole Proprietorship

B. Corporation

C. Partnership

D. S-Corporation

II. COMPLIANCE MATTERS

A) Employees vs. Independent Contractor?

B) Payroll Taxes

C) Sales Tax

D) Consider a Separate Tax Account

III. CHOOSING AN ACCOUNTING METHOD

A) Cash

B) Accural

C) Hybrid Accrual

IV. FISCAL YEAR ADVANTAGE

V. ESTIMATED TAXES

VI. DEPRECIATION AND SECTION 179 C.E.D.

VII. LEASE vs. PURCHASE?

VIII. IMPORTANCE OF GOOD RECORDS

IX. CASH FLOW vs. NET PROFIT

X. TAX SAVINGS vs. COST SAVINGS

Step 10 Evaluation

Please see the sample of the evaluation sheet. A summary of the evaluation sheet follows:

1. List four things that you hoped to learn at "Enterprising Women"
    a. how to get bank financing
    b. insurance and forms
    c. existing funds available to small business (agency assistance)
    d. government regulations (taxes, zoning, etc.)
    e. location evaluation
    f. work/home/family problems
    g. advertising and marketing
    h. self-image as business women
    i. expectations and reality
    j. pitfalls
    k. legal counsel
    l. networking with other businesses and people
    m. accounting
    n. purchasing equipment
    o. organizing a business plan
    p. firm name and logo
2. Did I get this above information

   All responded "yes"
3. Was there enough time for my questions to be answered? All responded "yes".

   Were they answered satisfactorily? All responded "yes".

4. I accomplished the following as a result of the seminars:
    - a. wrote business plan
    - b. went to bank
    - c. gained new friends and business contacts (networking)
    - d. gained self-confidence and spirit
    - e. have directory of contact agencies
    - f. clear plan of goals and objectives
    - g. made choices
    - h. made model
    - i. made location decision
    - j. name and logo
    - k. more aware of drawbacks and how to address them
    - l. learned marketing skills
    - m. decided on business purchases
    - n. have intelligent list of questions to ask bankers, lawyers and accountants
5. Could have accomplished these without the seminar?

    Most answers were "no" but some "yes". The "yes" wrote qualifying statements that they could not have done it as easily or as well.
6. The best part of the business start-up seminar was (Following is a sample of responses)

"...excellent speakers but I am very thankful to have gotten my business plan together".

"...the hotel was conducive to our seminar. The setting was comfortable, friendly and clean. This whole experience has been the most valuable I've participated in."

"The marketing and advertising info."

"The energy and support generated by the sharing of information and experiences."

"My own personal introspection and thought; the camaraderie with the other women."

"Very understanding, supportive, Advisory Board!"

"Advice from professionals."

"Meeting people who have the same dreams, desires and ambition."

"Everything is great! I cannot separate it!"

"Organizing a method to proceed from here."

7. By this time next year, I expect to ______________

All responded positively that they would be operating their prospective businesses.

8. In five years, I expect to be __________________

We used a "visioning" process for participants to see themselves five years hence. Following are samples of the responses:

"Full line of additional items besides heating systems."

"Landscape design and all-summer crew."

"have good location - expanded line, including monogramming."

"opening franchise in Chicago."

"building apartment complexes with Frank's heating and Pat's carpets."

"BITS has satellite offices all over New York State, have state job consulting small business start-ups."

"opened catalog store"

"Have New York, Washington and Florida Offices"

"Have added two employees in computer programs for businesses"

"Large store with manager on Main Street, Avon"

"Small business billing in 4 counties - own business building"

"Newsletter with national advertising. Holding seminars on women getting into stock market"

"opening second store"

"renovated home for business and built a new house"

"two carpet crews to supply houses in Canandaigua"

"added out-of-town and state business and one-half million dollars worth of equipment "

INTRODUCTION

COLLEGE BACKGROUND

Genesee Community College is located in Batavia, New York, equidistant between Rochester and Buffalo, amid rolling hills and lush farm lands. Opened in 1967, the college averages a total FTE (Full Time Equivalent student) count of 2,100.

The area served by the college is known as the "GLOW" region, for Genesee, Livingston, Orleans, and Wyoming Counties. Population within the area has shown minimal growth, and any increase is due to birth exceeding deaths. Net migration within the area is at minus figure.

The main industry of the area is agriculture. The 1985 Census showed 3600 farms covering 847,600 acres. While the average acreage devoted to farming in New York State is 193.9 acres it is 235.4 with in the four county area.

Most of the farms are small, family operated. Many of these are believed to be disappearing gradually, or in the process of being absorbed by larger farms. More than half of the farms are dairy farms.

Unemployment in the area has increased from 7.6% to 8.3%, May 1985 to May 1986, according to statistics provided by the Department of Labor. During the same period the state unemployment rate declined from 8.6% to 6.9%. Apart from farm employment, where statistics are not available, the major employers were manufacturing, retailing, and service industries.

The college services an area of 2,114 square miles with a population of 194,800 people. Because of the rural nature of the area many residents are unable to avail themselves of all that the college has to offer on the main campus so the college reaches out to them. Programs have been established throughout the four-county service area in various correctional institutions, within local school districts, and BOCES to provide educational services.

WOMEN
ENTREPRENEURSHIP
RURAL MODEL

GENESEE
COMMUNITY
COLLEGE

PURPOSE OF THE ENTREPRENEURSHIP PROGRAM

The training in entrepreneurship has a variety of purposes:

1. To teach individuals who lack the skills to start a small business.
2. To enable trainees to identify resources available to help them establish their small businesses.
3. To provide essential business information.
4. To aid in the development of a business plan.
5. To provide one-on one counseling.
6. To provide networking opportunities.
7. To assist small business owners in order to stimulate the local economy and encourage economic development in the rural GLOW area.

STEPS IN OPERATING ENTREPRENEURSHIP PROGRAM

STEP 1
HIRE A COORDINATOR

In order to initiate the start-up of the program a program coordinator must be hired to work with an advisory council, plan the program, recruit business trainers, be a contact person for program participants, and to respond to suggested changes for the overall program. It is suggested that this person fulfill the following requirements:

1. Have some business background or experience.
2. Be well acquainted with the area and resources available.
3. Be creative and flexible.
4. Be a good spokesperson for the program.
5. Be responsive to the needs and suggestions of program participants.
6. Have an understanding of the issues faced by women and minorities.

STEP 2
FORM AN ADVISORY COUNCIL

An advisory council must be formed early in the process so that its members can assist in identifying program needs, make suggestions on the development of the program and its content. Their role is to advise and guide. Initially, the council should be provided with a programmatic framework to which members can respond with suggestions.

Participants of the advisory council may include the following:

1. A local attorney
2. A local banker
3. Several small business owners preferably from the target populations
4. A representative of the funding source
5. A representative of the college
6. Representative of area agencies
7. A representative of a local politician's office

It is advisable that most of the members of the advisory council be women or minorities so that they can act as role models. In the program operated at Genesee Community College several of the business owners spoke at the workshops telling participants about their experiences. The members of the council also became liaisons for the participants with various agencies and professional organizations. The advisory council can be kept informed of the progress of the program through periodic newsletters or meetings.

STEP 3
DEFINE TARGET POPULATION

Profile of target population.

Based on intake information provided at the time of registration the following assumptions have been made for entrepreneurs in the rural setting. They tend to be:

1. high school educated or have a two-year college degree
2. in their late twenties to middle forties
3. have experienced many biases towards their own attempts to start a business
4. have children to care for (either as a single parent or in a 2 - parent setting)
5. are tired of having someone else tell them what to do (especially male supervisors)
6. clear in their understanding of what type of business they want to start
7. unclear what skills, resources and requirements are necessary

For a program in the rural setting it may also become apparent that the planned businesses are very diverse in nature thus presenting a challenge to program coordinators. The identification of a minority population and potential entrepreneurs from within these can be frustrating task for those accustomed to having courses with substantial enrollments. In the rural setting of Genesee Community College a minority population center (American Indian Reservation) is less than 20 miles away. While there seems to be a rising general awareness about small business opportunities available to Native Americans the number of persons identified as entrepreneurs or of those interested in hearing about these opportunities was only 5 (out of a population of 400). This will be discussed later.

It was important to link other college programs with the entrepreneur program since it was apparent from the first year's intake forms that a substantial number of participants were displaced homemakers.

STEP 4
MARKETING THE PROGRAM

In the rural setting the identification of entrepreneurs tends to present complex problems since they generally do not belong to any business organizations. Based on strategies used for other programs (ie. newspaper ads, direct mailings) it was decided to develop a brochure as a primary marketing/recruitment tool. This brochure described the content, purpose, dates, times, and cost of the program. A theme was designed which was used on all advertising and subsequent brochures and fliers. The theme allows all program materials and advertisements to be recognized immediately and creates and identity for the program.

For our program the brochures were mailed to participants of the "Women in Business" program held the preceding year. It proved very helpful to have that program to build on in terms of defining potential participants of this year's series. In fact, the intake forms from the first workshops showed that the fliers were the most successful form of advertising used. The local paper was used for advertising as well as news releases.

It is important to gain the support of the local paper since it is the most widely received information piece in the rural area. Additionally, an appearance was scheduled at the local radio talk show to discuss the upcoming program.

Distribution of fliers can also be achieved through the area schools. Although this reaches only parents of children, it is inexpensive and is one of the few vehicles available in small towns. The schools are often cooperative in allowing articles to be printed in the school district newsletters as well.

It is recommended that information be distributed as widely as possible, employing all options in order to reach potential participants. Depending on the extent of the service area it is advisable to do a mailing to all postal patrons or at least to the major zip code areas.

STEP 5
PLANNING THE PROGRAM

Considerations

The rural nature of the region necessitates several specific considerations. On of these is the limited market available to the rural entrepreneurs, which has ramifications for the type of product or service to be marketed. Additionally, the isolation faced by the rural entrepreneur is an issue to be recognized.

Travel constraints are seen as having both a positive and negative effect on entrepreneurship. On the one hand, small business ownership is difficult given the long distance to suppliers and purchasers of the product. However, it also appears that small business ownership, especially in the case of home-based business, is a viable option for those who are reluctant to travel an hour or more to work. The limited pool of jobs in the area means that many people are forced to drive to either Rochester or Buffalo in order to work. Thus home-based business ownership is an attractive option for many, especially for mothers. It is important to recognize the impact of transportation and distance on the success or failure of the training for rural women and minorities.

It is advised in planning the content and logistics for entrepreneurship training that the location and schedules of potential participants be considered. Every attempt to make location and time easy for the participant should be made. This point becomes increasingly important if the participants are operating a small business while attending the program. If it is economically feasible workshops should be held in outlying towns as well as on the main campus. This makes the program more accessible to the potential participants that can not travel a great distance to attend workshops.

PROGRAM CONTENT AND DESIGN

The development and design of the entrepreneurship training should be based, in part, on discussions with successful small business owners and the advisory council. Having been through the struggle of starting and maintaining a business, the small business owner is aware of what types of information will best enable a potential business owner to succeed. In addition, several experts in the fields of business start-up may be consulted. These sources, along with literature on the subject, and the advise from the advisory council contribute to the design of the program.

A "kick-off event", general in addressing the topics of small business start-up is advised in order to draw a substantial number of persons. Two types of approaches can be successful:

1. Overview sessions addressing specific topics and needs, or
2. A breakfast meeting with a guest speaker at which time the future program will be outlined.

Both approaches are successful, the choice of which may depend on whether the training agency has a ready mailing list of interested persons or whether this is the first time such a program has been offered. In the later situation the breakfast meeting is the better choice.

One can assume that several training topics are of generic importance to all participants and that it may be almost impossible to address specific needs of all entrepreneurs since the rural setting will yield a great variety of business needs. It is advised to generally distinguish between service and retail businesses and address specific topic from this distinction. Initial and continuous evaluation of all training sessions with identification of future training needs is of utmost importance in order to keep the program flexible and ready to respond to the various needs.

Possible Topics

Licensing and Legal Requirements: usually one of the first topics and of great importance to all. It is advised to specifically address the opportunities and limitations for minorities, especially Native Americans. Have a lawyer who is proficient in small business in your area conduct this seminar.

Small Business Bookkeeping: accounting firms are good resources for these seminars. It may be necessary to provide a basic overview of bookkeeping principles before going in-depth with small business bookkeeping.

Computerization: It is advised to offer a course although many of the entrepreneurs may feel they will not need a computer nor be able to afford one. At the very least program participants should be exposed to the use of a personal computer during the bookkeeping, business plan development, inventory control, and other appropriate sessions.

IRS Tax Workshop: Inexpensive and usually good presentation by local IRS experts. It is important for small business owners to understand what they need to do with tax laws and forms. Most mistakes made with these come from a simple lack of understanding.

Financing/Working Capital: Important for the potential owners to know what their real worth is and how much capital is necessary (even for home-based businesses).

Marketing and Advertising: A clear overview of methods and strategies. It may be advantages to separate the two topics depending on the type of business the participants wish to start.

Business Plan Development: Excellent culminating topic after the participants have gained basic understanding of all legal, financial, and personal requirements. this topic should be addressed in-depth and provide opportunity to return for further discussion and consultation.

Employee Selection, Interviewing, Training, and Payroll: topics which are premature for these entrepreneurs since they will probably have no employees initially or only one or two. A general exposure to the topics may be useful, while making it available to other businesses in the region that may have more employees.

Other topics dealing with the specific issues of minorities and/or women should be addressed. However, because of distance and diversity of the the target populations it may be difficult to draw substantial numbers of participants to programs. It may be more advantageous to address specific issues along with the general sessions offered above. Other more specific issues may be dealt with during the one-on-one component of the program.

Networking Groups

While it would seem beneficial that program participants share concerns and exchange ideas, training providers must be prepared that networking for these entrepreneurs may be premature at this stage of their business plans. Program evaluations indicated a great interest in networking but when actual sessions were scheduled a lack of participation forced the cancellation of all but one. Clearer identification of business types and corresponding "experts" may be a solution and pave the way for one-on-one counseling.

Try to set up networking groups with a facilitator using a common interest or business need as a focal point. It may be necessary to incorporate networking methods into the general sessions to open communications between participants.

ONE ON ONE COUNSELING

This is a great opportunity for the participants to work with someone on a specific problem or need. A session by its very nature is directed to a specific business practice or need. Though any specific need can be addressed using this method the most common were: Financing, Loan Applications, and Legal Requirements.

Displaced Homemaker

Specific attention must be given to the personal and social issues faced by displaced homemaker population. Lack of self-esteem, education, work skills, and overcoming personal and family barriers, need to be addressed along with the requisite skills for a successful small business ownership. With this population the program moves to close proximity of personal counseling and becomes more sensitive.

It is important that program leaders understand the issues faced by these participants. it is advised if a displaced homemaker program is already offered in the area that this program identify persons interested in owning a small business and refer them to the entrepreneurship training when they are ready to focus on employment/ownership. Continued counseling and awareness of their personal situation remains an intricle approach for this population.

Based on experience from the college's displaced homemaker program child care was made available at cost to participants (the college has a day care center). At locations away from the college arrangements were coordinated with a private babysitter whom the participants paid directly.

NUMBER OF PARTICIPANTS BY WORKSHOP

Overview Sessions	55
From Homemaker to Moneymaker	13
Business Plan Development I	17
Business Plan Development II	4
Networking	8
Bookkeeping	16
Marketing/Advertising	33
License/Legal Requirements	14
IRS Workshop	37
Financing/Working Capital	14
Enterprizing Women	26
How to Get Started	2
Financing	21
Displaced Homemaker	15
	262 Duplicated

WORKSHOPS *for* SMALL BUSINESS ENTREPRENEURS

Learn how to start and succeed in your own business. Avoid the pitfalls; learn what it takes. Although this program is designed primarily for women and minorities, everyone is welcome to inquire. If you've already begun your own business or just want to learn how to make your dream come true — this specially funded program brings you small business survival strategies at bargain prices!

OVERVIEW WORKSHOPS ($25.00)

In Batavia — February 7th, 9:00 a.m. - 1:00 p.m.
In Mt. Morris — March 2nd, 10 a.m. - 2:30 p.m.
In Oakfield — March 4th, 9:00 a.m. - 1:00 p.m.
In Avon — February 17th and 19th, times to be announced

Topics include self-assessment, small business characteristics, licensing, working capital, networking and how to find assistance. Presentations by successful business owners!

CHILD CARE AVAILABLE UPON PRIOR REQUEST

But the Overview Workshops are just the beginning! In-depth seminars, at just $5.00 each, and FREE individual counseling begin later in February and March. So hurry. Call Lynn VanDerBeck-Emmert today for registration information:

COMMUNITY SERVICE OFFICE
OF GENESEE COMMUNITY COLLEGE
343-0055, Ext. 290

SUNY
GENESEE COMMUNITY COLLEGE

ENTERPRISING WOMEN!
A breakfast program for women business owners
and women interested in starting in business...

May 21, 1987
8:00 to 9:00 AM
at the
Holiday Inn, Batavia

The guest speaker for the program is Poppy Rossano, owner of National Business Systems in Williamsville, N.Y. Poppy started her business in her home when her children were small. She is now joined in the business by two of her children.

Ms. Rossano is currently Woman Advocate of the Year for New York State. She heads the Council of Small Business Enterprises (COSBE), which is the part of the Chamber of Commerce which deals with legislative action for small businesses. Poppy is also the Delegate to the White House Congerence on Small Business for 1987 and is Director of the Amherst Chamber of Commerce.

During her presentation, Ms. Rossano will discuss some of the changes that have occured in the last few years for women business owners. She will share some of her insights on where the opportunities are right now for women business owners.She has a keen sense of the opposrtunities and obstacles faced by women business owners, since her own company works primarily with small businesses.

Please join us for an exiting breakfast program and a chance to meet with Poppy Rossano and other women entrepreneurs.

Registration Form
Make Checks payable to: Genesee Community College
Mail to: Records Office, Genesee Comm. College, Batavia, N.Y.
REGISTRATIONS MUST BE MADE BY MAY 15

Social Security No.__________
Name__________________________
Address_______________________
City,State____________________
County______________Zip_______
Home Phone______Busn. Phone__

Course Title:Enterprising Women!
Course #: CFA19891
Choose one: __Eggs Benedict&Fruit
__Danish & Fruit
Enclosed is my check for $____

QUESTIONS?
Call 343-0055 Ext. 290
Lynn VanDerBeck-Emmert

MAKE YOUR DREAM COME TRUE

Learn How To Start and Succeed In Your Own Business

The dream of owning one's own business is shared by many people

Are you one of those?

More and more people are setting up their own enterprise

Do you wish to do that too?

Unfortunately, many fail to realize their dream

Do YOU want to succeed?

If you answered YES to these questions then our program can help you. We will work with you in small groups or on an individual basis to:

- Avoid pitfalls
- Determine the requirements to become a successful business owner
- Train you in financial analysis for small business start up
- Teach you how to develop a business and marketing plan
- Put you in contact with experts for financing
- Have other women or minority business owners share their experience
- Provide one on one counseling to help you get your business registered

Workshops
providing an overview in starting and succeeding in your own business. Topics to be covered include: small business characteristics, licensing requirements, working capital, networking and available assistance. Self-assessment activities for prospective business owners. Presentations from successful business owners. Discussions of personal plans

Fee: $25.00 See insert for schedule

In-Depth Seminars
will focus on financing, marketing, licensing, legal requirements, employee selection, payroll, business plan development, inventory, taxes.

Fee: $5.00 See insert for schedule

One-On-One Counseling
following the above workshops and seminars for those ready to start their business

Fee: FREE

Child care available at all sessions upon prior request

This program is funded through the Carl Perkins Vocational Education Act and a New York State Employer Specific Skills Training Grant in cooperation with the Finger Lakes Regional Education Center for Economic Development.

Genesee Community College
One College Road
Batavia, NY 14020

Carrier Route Presort
Non-Profit Organization
U.S. Postage Paid
Permit #17 Batavia, N.Y.

SMALL BUSINESS SURVIVAL STRATEGIES

(for Women and Minorities)

Sponsored by:

Genesee Community College
and the
Genesee County
Chamber of Commerce

Return registration form to: Lynn VanDerBeck-Emmert, Community Service Office, GCC, Batavia, NY 14020

Social Security No. ______________________
Last Name ______________________
Address ______________________
City - State ______________________
County ______________ Zip ________

Home Phone ____________ Bus. Phone ____________

[illegible]

Check workshop interested in:

☐ Genesee Community College
Batavia, Feb. 7, 1987, 9:00 AM - 1:00 PM
☐ Avon Central School
Avon, Feb. 17 & 19, 7:00 PM - 9:00 PM
☐ United Methodist Church
Oakfield, Mar. 4, 9:00 AM - 1:00 PM
☐ Charles G. May Vocational Center
Mt. Morris, Mar. 2, 10:00 AM - 2:30 PM

Total Fee Enclosed: ____________

☐ Check here if you need child care
____ # of children
____ Ages

Questions?
Call 343-0055, Ext.290

Check in-depth seminar interested in:

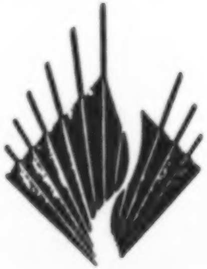
Batavia, GCC		Mt. Morris Charles G. May Voc Ctr
☐	Marketing, Advertising	☐
☐	Financing, Working Capital & Loans	☐
☐	Licensing and Legal Requirements	☐
☐	Employee Selection, Interviewing	☐
☐	Business Plan Development	☐
☐	IRS Tax Workshop	☐

Small Business Survival Strategies

Schedule

Overview Workshops

Batavia	February 7 - Saturday
	9:00 AM - 1:00 PM
Genesee Community College	
Mt. Morris	March 2 - Monday
	10:00 AM - 2:30 PM
Charles G. May Voc. Ctr BOCES Lackawanna Avenue Room 43B	
Oakfield	March 4 - Wednesday
	9:00 AM - 1:00 PM
United Methodist Church 2 South Main Street	
Avon	February 17 & 19
	Tuesday & Thursday
Avon Central Schools	



Small Business Survival Strategies

Schedule

In-Depth Workshops

Marketing, Advertising
How to develop a marketing approach, advertise effectively and relate to your [illegible]

Batavia: February 28	9:00 AM [illegible]
Mt. Morris: March 16 & 18	7:00 PM [illegible]

Financing, Working Capital & Loans
Developing the capital to get started.

Batavia: March 7	9:00 AM [illegible]
Mt. Morris: March 23 & 25	7:00 PM [illegible]

Licensing and Legal Requirements
An attorney will help to familiarize you with the legal requirements of starting a [illegible]

Batavia: March 14	9:00 AM [illegible]
Mt. Morris: March 30 & April 1	7:00 PM [illegible]

Employee Selection, Interviewing, Training and Payroll
Personnel issues faced by the small business owner.

Batavia: March 21	9:00 AM [illegible]
Mt. Morris: April 11	9:00 AM [illegible]

Business Plan Development
With supervision, you will develop a blueprint for starting your business.

Batavia: March 28	9:00 AM 12:00 PM
	Lunch
	1:00 PM 4:00 PM
Mt. Morris: May 2	9:00 AM 12:00 PM

IRS Tax Workshop
A representative from the IRS will present the IRS workshop on taxes

Batavia: April 14	9:00 AM 12:00 PM
	Lunch
	1:00 PM 4:00 PM
Mt. Morris: May 13	9:00 AM 12:00 PM
	Lunch
	1:00 PM 4:00 PM

This program is funded through the Carl Perkins Vocational Education Act and a New York State Employer Specific Skills Training Grant in cooperation with the Finger Lakes Regional Education Center for Economic Development.

Genesee Community College
One College Road
Batavia, New York 14020

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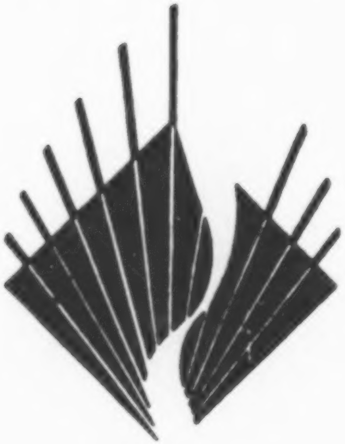
Permit # 17 Batavia, N.Y.



INVEST IN YOURSELF
LEARN TO START
YOUR OWN BUSINESS

Workshops designed for
women who have no
business background.

Sponsored By:
Genesee Community College
and the
Genesee County
Chamber of Commerce

SUNY
GENESEE COMMUNITY COLLEGE

LEARN TO START YOUR OWN BUSINESS

Have you always dreamed of owning your own business?

You can make your dream a reality!

Do you have the skills and knowledge to succeed in your own business?

We can help you discover your potential and learn the skills necessary to make your business successful.

INVEST SOME TIME TO MAKE YOUR DREAM COME TRUE

Through our workshops and one-on-one consulting we will work with you to:

- Avoid pitfalls
- Teach you how to develop a business and marketing plan
- Train you in financial analysis
- Provide one-on-one counseling to help get your business registered

WORKSHOP SCHEDULE

Overview Session May 18
Find out if you have what it takes to be a small business owner.
9:00am to 12:00 noon
at the YWCA, North Street

Marketing & Advertising May 20
How to develop a marketing approach.
9:00am to 1:00pm at the YWCA

Enterprising Women! May 21
A breakfast program with women business owners and a speaker to talk about where women have been and where they are going in business.
Registration 7:30-8:00am Holiday Inn
Breakfast Program 8:00am

How To Get Started May 21
Following the breakfast program, our speaker will discuss how to get started in business.
10:00am to 12:00 noon Holiday Inn

Financing for Small Business May 22
Joan Watrous, Deputy Director of the NYS Senate Committee on Commerce, Economic Development and Small Business, will discuss financing options available in New York State.
9:00am to 11:00am at the YWCA

IRS Tax Workshop May 29
9:00am to 2:00pm at the YWCA

Business Plan Development May 30
A small business expert will work with you to develop a blueprint for starting your business.
9:00am to 12:00 noon
& 1:00pm to 4:00pm
at Genesee Community College

Fee: $30.00 for entire series
or $6.00 per workshop

All Workshops are in Batavia, New York

Please return Registration Form to Community Services Office, Genesee Community College, Batavia, NY 14020

Reservations must be made by May 15

Social Security No. ____________

Name ____________

Address ____________

City ____________ State ______

County ____________ Zip ______

Home Phone ____________

Former SOS Participant? ___ yes ___ no

___ Check here if you need child care

___ No. of Children

___ Ages

Questions?
Call 343-0055 for
Cheryl Venditte ext. 336
or
Lynn VanDerBack-Emmert ext. 290

Use of Social Security number is not required but will facilitate processing of this form. Authority to solicit the Social Security number has been established under section 306 of the Education Law of the State of New York.
If you have been a resident of Genesee County for six months and New York State for one year please sign.

____

Indicate choice(s) below:

___ Entire Series		$30.00
OR		
___ Overview Session	May 18	$6.00
___ Marketing & Advertising	May 20	$6.00
___ Enterprising Women	May 21	$6.00
Choose one: ___ Eggs Benedict ___ Danish & Fruit		
___ How To Get Started	May 21	$6.00
___ Financing	May 22	$6.00
___ IRS Tax Workshop	May 29	$6.00
___ Business Plan Development	May 30	$6.00

MINORITY ENTREPRENEURSHIP MODEL

ROCHESTER CITY SCHOOL DISTRICT

INTRODUCTION

Rochester City School District is located in the Metropolitan area of Rochester, New York and is one of the "Big Five" school districts in the state. Because of the large minority population that attend classes in the Rochester City School District and its accessibility to the minority population of the city; RCSD was selected to operate the Minority Entrepreneurship Program for the Finger Lakes Regional Education Center for Economic Development.

Based on the premise that minorities may be at a disadvantage when attempting to start a small business the following program was designed. The growing population of minority business owners and the increasing effort on the part of private companies and government to conduct a percentage of business with minority owned businesses offers great potential to those minority persons with the entrepreneurial spirit. It is the task of educational agencies, then, to assist those with the spirit to start their own business, do so by offering training that will accomplish the following objectives:

1. To prepare participants with an introduction to the career option of owning and operating a small business.
2. To present instruction and seminars that teach specific skills, characteristics, and responsibilities of the small business owner.
3. To assist each participant develop positive attitudes and ideals related to operating a small business.
4. To assist participants determine the desirability and feasibility of starting a new business.
5. To prepare participants with competencies to run a business and to create a business plan necessary for venture start-up.
6. To link participants with community resources available for long-term assistance throughout their business career

* Target audience: Minority persons who have the interest, desire, and potential ability to succeed as entrepreneurs.

STEPS IN OPERATING A PROGRAM

When operating a program for minority entrepreneurs it is necessary to specifically target your audience. There is a tendency on the part of agencies to group all minorities into one umbrella group. This is not a successful approach to this program. If there is a large variety of minorities in your area it may be necessary to operate a program for each minority group. Talk to minority organizations in your community to find out how much cooperation or conflict there is between minority groups in your area. This will have a great bearing on your target audience and program design.

STEP 1

FORM AN ADVISORY COUNCIL

An advisory council for projects such as this is very helpful for designing program, offering suggestions, and avoiding potential problems. In many cases the members of the advisory council can assist the agency with recruiting participants into the program and directing the coordinator/agency to other agencies and community resources that would benefit the program and its participants. The council can act a link to the community outside of the educational agency's expertise. It is important to choose members of the advisory council carefully selecting individuals and representatives of agencies that have a vested interest in the success of the program and its participants.

Additionally, it is important to include successful business owners that are members of the target minority population the program will address. A sample advisory council may look like the following:

1. A lawyer who is well versed in minority issues.
2. A banker familiar with funds available to minority owned businesses.
3. A representative from a local politicians office.
4. A representative from the funding source.
5. A representative from the educational agency (and other educational agencies that may offer assistance).
6. Business owners from the target minority population.
7. Representative from a local minority organizations.
8. A representative from the Small Business Administration.
9. A representative from the local Chamber of Commerce.

STEP 2
SELECT A COORDINATOR

The coordinator for this project is a key individual and should be selected carefully. There is no question that the success of the program rests in the abilities of the coordinator. The coordinator for the program should possess the following traits:

1. Be energetic and enthusiastic about the potential of minority owned small business in the area.
2. Be from the target population the program will address.
3. Be familiar with issues effecting the target audience.
4. Be aware of resources in the community available to the target population.
5. Have a strong practical business sense, and experience.
6. Possess good communication skills.
7. Be flexible.

These traits are very important. The coordinator must be able to talk to entrepreneurs and potential entrepreneurs will a practical knowledge of business. The coordinator must also be able to direct participants to programs and agencies that provide for their needs when the educational agency cannot fulfill those needs. Finally, and very important the population of entrepreneurs, especially if they have already started a business often have difficult schedules. The coordinator and program must be flexible in nature to address the needs of participants at their convenience. By the very nature and diversity of small business it is almost impossible to schedule a single time for everyone interested in the program if they are in business.

If the participants are not in business yet, scheduling may be easier although most interested participants may be working for someone else at the present time. It may be necessary to offer programs at more than one time and location.

STEP 3
PROFILE OF ENTREPRENEUR

There are several publications that offer entrepreneur profiles and quizzes that will help determine those who are truly entrepreneurs. With the advisory council you may chose one of these profiles or design your own relevant to the area. Clearly the most outstanding characteristic of a true entrepreneur is an individual that know he/she will make it with or without your help. Some other possible characteristics are:

1. A risk taker.
2. Willing to learn.
3. High energy level.
4. Able to make a commitment.
5. Truly has a vision of himself in business.
6. A self-starter.

Use literature in this model as well as others to compile a profile of the entrepreneur. Though you may not wish to limit your program's participants to those who fit your profile, having a profile may assist you in determining your target audience and marketing the program to them.

STEP 4
DESIGN PROGRAM

Working with the advisory council the content of the program should be agreed upon and designed to meet the goals established earlier by the council and the educational institution. There are many available programs and courses that could be incorporated into the program or you may need to design your own. Much of the program design will depend on the target audience that you have selected and their needs. If at all possible do a survey of the target audience to establish : If they know what their needs are, What needs they have, What types of business they will be starting/are running, and when they plan to start a business. All of these types of questions are very important in designing the content of the program.

The program operated by the Rochester City School District followed the following format:

A battery of entrepreneurship attitude/personality/skills profiles.

Thirty hours of an entrepreneurship intake/assessment course which includes development of an attendant preliminary business plan. As a format for the course, the instructor used Beyond a Dream: An Instructor's Guide to Small Business Exploration that was developed by the National Center for Research in Vocational Education.

Sixty hours of individualized competency based entrepreneurship instruction that will lead to the completion of an individualized business operation's manual. Instruction was based on the National Center's Program for Acquiring Competence in Entrepreneurship (PACE).

The formalized business plan reviewed and deemed acceptable by outside local business experts.

A financing strategy to seek outside funding opportunities.

Six business seminars plus three group support meetings.

Establish peer and resource network for future assistance.

Business Seminar Suggestions

1. "Different Strokes" A Contribution from Three Minority Business Owners. - This seminar brought three successful minority entrepreneurs in to speak to the participants. By sharing the experiences that they have had, others can become enthusiastic about their dream of a business. It is also important that the participants understand that it is not always a dream. Presenters shared the bad times and hardships with the participants as well. It is important that a real picture of business ownership be presented. Making someone aware that owning a business may not be for them is just as valuable as having a business start at the conclusion of the program.

2. Some Important Thing To Know When Considering Business Ownership. - This is an overview of the nuts and bolts of what is involved in owning a business. It may include taxes, legal aspects, community resources, marketing, advertising, a business plan, importance of networking, and other relevant topics. This is an overview of the total picture and can offer a launching point for other in-depth seminars.

3. How To Prepare A Business Plan.- It is important to offer this seminar early in the program. This will allow the participants to relate all of the following training to the business plan. If they need other assistance with the plan (it is likely they will) this can be done during the one-on-one sessions of the program.

4. Life Changes; Stress in Starting a New Business. - Participants that are truly starting a new business change their entire lives. It is necessary that they realize this to be true. It is important that the program teach participants how to handle the stress related to the change in their lives and the pressures of running a business. Pressures not only on them but on their family as well.

5. How To Identify Your Market: Picking a Location.- This seminar teaches participants how to do market research and pick a location for their business. This is a very important part of any business plan and essential to a successful business yet is often overlooked by those wanting to start a business.

6. How to Get Money for Business Start-Up.- A constant question is how to fund a business plan. Bring in several community resources that have funds available to starting businesses. Bring in a Banker, a representative from The Small Business Administration, as well as from other community, state, federal, and private foundations if applicable in your area. Be honest with participants - make sure you share the realities and difficulties of acquiring money for business start-up.

7. Employee Stock Ownership Plans.- An alternative means of starting a business is to have any employees a business has to become owners. This is an effective means of planning a business and in some cases has saved large and small businesses during times of hardship.

STEP 5
MARKETING THE PROGRAM

There are several means of marketing the entrepreneurship program to the target audience not the least of which is your institution's usual means of marketing programs to the public. The following are additional suggestions to reach the population you wish to reach:

1. Network with minority agencies and make program outlines and brochures available to them.
2. Work with the media in your area, they are often interested in programs of this nature.
3. Hand out literature about the program at churches with a large population of the target group.
4. Minority clubs and organizations should have literature about the program.
5. Use your local Chamber of Commerce.
6. Mail fliers to those minorities that already own businesses.
7. Use mailing lists from the agencies represented on the advisory council.

STEP 6
ONE-ON-ONE COUNSELING

This step in the program can operate concurrently with the seminars as well as after the seminar portion of the program has been completed. One-on-one counseling allows participants to meet with a specialist in a field in which they need further assistance. This may be in the field of bookkeeping, legal issues, completing the business plan, and many others. It is an important step in the program in order to assure that participants receive the taylored help they need to start a business. Though many needs are similar to anyone starting a business, everyone has specific needs that require addressing. This forum allows those needs to be met. Do not discount the importance of this portion of the program.

In order to assure the success of this portion of the program try to have a pool of instructors or consultants from areas relevant to business. Participants can then meet with an expert in a relatively short time after determining the needs they have.

STEP 7
ESTABLISH NETWORKING GROUPS

These groups should be established based on business experience and type of business they wish to pursue. They should meet with a facilitator present to assist in establishing dialogue and direction. The support that these groups can offer the participants is very beneficial. It may be necessary to begin these groups in the training sessions themselves in order to create a sense of commonalty among the participants.

STEP 8
EVALUATION

This step should take place during the entire program and can be very beneficial in planning or making changes to the program as it is operating. It is very important to remember the audience being addressed and to gear a program to their needs. Those needs may be very different from the advisory council's perception of the needs. If this is discovered, the coordinator and the advisory council should make the appropriate modifications to the program.

Do not rely solely on surveys with number scales to rate the program or seminar. The coordinator should talk to the participants during the breaks in the presentations and find out if the program is meeting their needs. As the participants learn more about operating a business often their true needs become more clear to them and the instructors. Make sure the program has the flexibility to make the appropriate changes.

131 WEST BROAD STREET, ROCHESTER, NEW YORK 14608 (716) 325 4560

NAME: ______________________________

NAME OF BUSINESS: ______________________________

MAILING ADDRESS: ______________________________

______________________________ ZIP __________

HOME PHONE: ____________________ BUSINESS PHONE: ____________________

TYPE OF BUSINESS: ______________________________
(retail, wholesale, manufacturing, service, other)

PRIMARY CUSTOMERS: ______________________________

DATE YOU STARTED YOUR BUSINESS: ______________________________

HOW MANY EMPLOYEES DO YOU HAVE?: ______________________________
(full time) (part time)

WHAT IS THE FORM OF YOUR BUSINESS: ______________________________
(Sole Proprietorship, partnership, corporation, subchapter 5 Corp.)

IF IN THE PLANNING STAGES -
DESCRIBE THE BUSINESS YOU INTEND TO GO INTO: ______________________________

____

WHAT DO YOU WISH TO DISCUSS IN THE NETWORKING GROUPS? ______________
(growth, delegation, stereotyping, handling difficult people, etc.............)

____

____

____

WHAT TYPE OF TECHNICAL ASSISTANCE DO YOU NEED?: ______________
(legal, accounting, marketing, etc......)

____

____

DO YOU WANT TECHNICAL ASSISTANCE IN THE SMALL GROUP FORMAT OR INDIVIDUAL?

____
(small group) (individual)

HOW DID YOU LEARN OF THIS SEMINAR?: ______________________________
(TV, Radio, paper, friend, mailing)

131 WEST BROAD STREET, ROCHESTER, NEW YORK 14614 (716) 325-4560

GENERAL INFORMATION

TRAINING PROGRAM ______________

NAME ____ AGE ______ SEX __________
(LAST) (FIRST) (INITIAL)

TELEPHONE NUMBER ____________________ SOCIAL SECURITY # ____________________

STREET ADDRESS AND ZIP CODE ____

BIRTH DATE ______________ PLACE OF BIRTH (CITY AND STATE) ____________________

MARITAL STATUS (CIRCLE)

SINGLE	WIDOWED	SEPARATED
MARRIED	DIVORCED	OTHER

NUMBER AND AGES OF DEPENDENT CHILDREN ____

RELATIONSHIP OF OTHER DEPENDENTS ____

HOW MANY OF YOUR DEPENDENTS LIVE WITH YOU? ____

SPOUSE'S PRESENT OCCUPATION IF MARRIED ____

WHAT SOURCES OF INCOME DO YOU NOW HAVE? (CIRCLE)

EMPLOYMENT	TRAINING ALLOWANCE
WELFARE SUBSISTENCE	UNEMPLOYMENT INSURANCE

OTHER ____

IN CASE OF AN EMERGENCY WHOM SHOULD WE NOTIFY? (NAME, ADDRESS, ZIP, PHONE #)

____

EDUCATION

HIGHEST GRADE COMPLETED IN SCHOOL (CIRCLE ONE)

1 2 3 4 5 6 7 8 9 10 11 12 (GED)

S W 1 2 3

O E 1 2 3

COLLEGE 1 2 3 4

OTHER ____

NAME OF LOCATION OF LAST SCHOOL ATTENDED

____

IF NOT A HIGH SCHOOL GRADUATE, HAVE YOU EVER TAKEN THE H.S.E. TEST? YES____ NO______

IF SO, WHEN? ______________________ DID YOU RECEIVE YOUR DIPLOMA? YES____ NO______

HAVE YOU EVER TAKEN THE G.E.D. TEST IN THE MILITARY?______________________

PHYSICAL

WHEN DID YOU LAST HAVE A PHYSICAL EXAMINATION?______________________

DO YOU HAVE ANY PHYSICAL DEFECTS WHICH MIGHT HINDER YOU ON CERTAIN TYPES OF WORK?
IF YES, PLEASE EXPLAIN

____

WHAT KIND OF WORK ARE YOU INTERESTED IN SEEKING?______________________

HOW MUCH WOULD YOU EXPECT TO EARN ON THE ABOVE JOB?______________________

WORK HISTORY (LAST JOB FIRST)

TYPE OF WORK	COMPANY	LENGTH OF EMPLOYMENT	REASON FOR LEAVING

HAVE YOU EVER BEEN CONVICTED OF A CRIME OTHER THAN A TRAFFIC VIOLATION?____________

EXPLAIN____

VET______________ NON VET ______________

ARE YOU ELIGIBLE FOR G I BENEFITS?______________________

LENGTH OF SERVICE: FROM______________________ TO ______________________

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Next Minority Small Business Seminar

Saturday, May 2, 1987

10 A.M. - 2 P.M.

Westside Adult Learning Center

420 Chili Avenue

Rochester, N. Y. 14619

Coming Seminar Topics

Life Changes - Stress in Starting a New Business

Some Important Things to Know When Considering Business Ownership

How to Identify Your Market

How to Prepare a Business Plan

Picking a Location and Knowing When to Move

How to Get Money to Start a Business

ESOP - Employee Stock Ownership Plans

131 WEST BROAD STREET, ROCHESTER, NEW YORK 14614 (716) 325-4560

April 8, 1987

Dear

Thank you for your interest in attending the Minority Small Business Seminars and Classes. This program is funded by the Finger Lakes Regional Educational Center for Economic Development and co-sponsored with the Rochester Area Chamber of Commerce.

An application, along with a listing of coming seminars, is included. The cost for the entire program is $50.00. If you are a certified dislocated worker or meet other criteria, this cost may be waived.

Please return your application along with your nonrefundable registration fee payable to City School District, attention: Vivian Ralston, no later than April 27th. Do not hesitate to contact me if you are a certified dislocated worker, single parent, or have other circumstances which you feel will qualify for a waiver. My telephone number is 325-4560 extension 2331.

Sincerely,

Vivian J. Ralston
Economic Development
Program Administrator

VJR/bp

Encs.

PROGRAM REFERENCES

Beyond a Dream. National Center For Research in Vocational Education.

PACE Revised. Program for Acquiring Competence in Entrepreneurship. National Center for Research in Vocational Education.

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ENTREPRENEURSHIP FOR THE DISABLED MODEL

MONORE COMMUNITY COLLEGE

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STEPS TO FOLLOW IN SETTING UP AN DELIVERING A PROGRAM FOR ENTREPRENEURSHIP TRAINING FOR THE DISABLED

STEP 1: LOCATE FUNDING SOURCES

Each institution affiliated with entrepreneurship training for the disabled must seek its own funding; however, resources for this funding tend to vary widely from state to state.

The most common funding sources include the various state departments of education, departments of commerce, industrial development agencies (IDA's) and organizations assisting the disabled. Also, each state's Private Industry Council (PIC) is often a good funding source, particularly if the petitioning institution (college, school system, etc.) places emphasis clearly on particular target groups the PIC intends to serve.

Private foundations, of course, provide excellent funding sources, too. The best way to find a listing of foundations and their funding interests and requirements is to consult the foundation books in your local library's reference section.

Organizations familiar with assisting the handicapped can also be a source of potential funding sources. Most of these organizations depend on government sources for funding and are familiar with application procedures and sources.

STEP 2: WRITE THE GRANT PROPOSAL

Grant proposal requirements vary widely from agency to agency. Guidelines are usually available for review to determine whether your organization would qualify. Again, agencies assisting the handicapped may be available for assistance in the process of applying for grants.

A few rules of thumb are basic to writing grant proposals, no matter what the target agency or foundation:

- Follow every instruction on the funding source's application, to the letter.
- Adhere strictly to proposal deadlines
- Have a specific and well defined target group as recipients of the funds requested.
- Define clearly what you are going to do with the funds, and exactly how you will help the target groups start or expand businesses. State numbers of disabled individuals you intend to serve, numbers and types of seminars, one-on-one counseling sessions, and so on.

STEP 3: DIFFERENTIATE AND PROFILE TARGET GROUPS FOR THE PROGRAM

The disabled individuals served by the Entrepreneurship Training Program for the Disabled were individuals referred by the Office Of Vocational Rehabilitation - the office assisting individuals with all types of disabilities. The objective is to counsel and locate work for these individuals suitable to their abilities.

Other organizations addressing the needs of specific disabling conditions such as multiple sclerosis, visually and hearing impairments, etc. were also contacted for referrals.

Individuals who were referred by the counselors were already in the process of starting a small business, or, at one time indicated such a preference.

For the disabled populations quidelines for entrepreneurship profile were not always accurate. This group, in some instances, are not mobile and the home-based business is their only option.

There is also the issue of benefits from isurance firms, social programs etc. which need to be weighed carefully before undertaking a small business which may not have any guarantees. It is therefore imperative individuals be referred through counselors who are well-informed in each case.

A disabled person may or may not be visibly impaired. There are emotional disabilities as well where working in an interactive environment, or high production setting is not possible. Again, working through counselors who are familiar with each case is the best screening for . potential participants.

Personal Characteristics

Entrepreneurs tend to share certain personal characteristics. Often the need to be on their own was very evident. The disabled group was:

- well educated
- skilled perhaps in an area no longer possible for them due to their disability and understands the potential for using that knowledge in other ways
- male - approximately 80%
- strong-willed, since they have already overcome many obstacles due to their disability
- married
- have suspicious attitudes towards "the system"
- indicate a slower more methodical approach to reaching goals
- have money management problems
- feel isolated

STEP 4: HIRE A COORDINATOR

Once grant monies have been secured, the educational institution affiliated with the program must hire a program coordinator. This may be someone already on staff who is able to take on the coordinator's responsibilities.) This person has final accountability for the program and reports both to the institution and the funding source.

Personal Characteristics

The kind of person best suited to coordinating a program for the disabled entrepreneurs will possess many of the same characteristics of the entrepreneurs served. Strong-willed and highly energetic with a proven experience in bringing community resources together towards the objective.

Demonstrated Abilities

Further, the coordinator selected will have demonstrated ability in these areas:

- effective work with programs assisting small business
- successful interaction with community organizations and their leaders
- Good public speaking qualities
- Knowledge and appreciation of issues of target group
- Success in working from concept to implementation of projects
- Understanding of grantsmanship

STEP 5: ARRANGE FOR SERVICES WITH THE AFFILIATED EDUCATIONAL INSTITUTION

Liaison work done within the college and other institutions affiliated with the program is the groundwork for an effective program.

The college may offer many services from each department in order to support the program. Knowledge of the individuals to contact to obtain maximum benefit from these services is critical. It is also important to have schedule of deadlines of in-house publications, printing lead-time required, public safety assistance, mailings, ordering procedures, etc.

The program is necessarily interdependent with other programs in the institution. Two types of liaison work are recommended:

- Inform faculty, staff, and administrators about the program through mailbox flyers, in-house publications, opportunities for public speaking..
- Create involvement of supporting agencies including some counselors.

STEP 6: FORM AN ADVISORY COUNCIL

The decisions about the program rests in the hands of the coordinator, and the Advisory Council provides invaluable insight and direction giving the program credibility from the onset.

Representatives from each organization assisting the disabled in the community is ideal. A small business person from the target population is recommended to maintain a realistic approach to programming. Represenatives from significant organizations assisting small business such as the Small Business Administration, The Chamber of Commerce are also desirable.

Meetings can be scheduled monthly to go over progress of the program. Referrals are encouraged every time this group meets as they become the primary source of program participants.

Guests may be invited to report on specific activities such as successful completion of projects towards buying a business, completing a business plan, or obtaining a loan.

STEP 7: BEGIN COMMUNITY OUTREACH AND PARTICIPANT RECRUITMENT

Alert the community to the program. This can be done through press releases to major publications in the area and also through newsletters of each organizations involved.

Other media may be used such as TV and radio announcements. Plan these releases with the capability to render services. Premature releases can frustrate the potential participants who may be very ready to begin the program at the time of the press release.

A mailing list for this program needs to be maintained of all the organizations assisting the disabled and the participants themselves. Also, present and potential funding sources need to be kept informed.

STEP 8: DETERMINE THE NEEDS OF THE TARGET GROUP

The individual technical assistance approaches to training for the disabled is recommended.

The transportation concerns are so unpredictable and varied for this group the consultations need to be out in the field. Meeting with each individual on their own 'turf' seems to be a good approach.

Hire a qualified consultant both in the areas of small business and counselling preferrably with a background in working with the disadvantaged populations. This consultant will meet with each individual and assess each situation and report back to the coordinator for action.

This process will take time. Perhaps allocating three to four hours per potential participant at this level will result in a more effective application of services.

The use of surveys during this process is important both for information gathring and documentation. The selection of a suitable workbook for the development of a business plan is also recommended. This will enable the individual to work on their own and report back where they feel they need assistance.

the advisory Council's continued cooperation in locating suitable participants is critical to the program's success. Members need to be encouraged to communicate possible participants for screening.

Some more advanced potential participants will communicate directly with the coordinator. These individuals need to be interviewed personally or over the telephone to assess the situation. The coordinator may choose to handle this group especially if they are mobile and can travel to the campus.

Participants in this project were from many areas surrounding the urban area. It may be that disabled individuals do not choose to locate in an urban setting for many reasons. Or, it may be that disabled individuals independent enough to consider small business are also independent enough to live in outlying areas. This was a surprise and caused some further difficulty in the possibility of creating networking groups able to meet on a regular basis. This further reinforced the need for individualized approach to training.

STEP 9: DELIVER ASSISTANCE

After receiving the screening information from the consultant or personal interview the coordinator needs to establish a plan for addressing the concerns the individuals have expressed.

For the disabled population the individual technical assistance approach was used. Qualified consultants in the various areas of small business development were located. Lawyers, accountants, management consultants were selected and briefed on the objectives of the project. These may or may not be already affiliated with the institution.

Again, the delivery of assistance needs to be arranged locally in some instances with the expectation the individual will continue to use the services beyond the term of the project. For instance, if an individual lives forty miles away and needs a lawyer for contract development, a suggestion of establishing a relationship with a local lawyer is in the best interest of the individual. An accountant, business consultant etc. would have the same consideration.

Encouragement to assess the compatibility of the individual with the consultant is important. Not all individuals are sensitive to some obstacles which may present themselves due to disabilities.

Subject Matter Covered

The following areas need to be addressed:

1. Business Plan Development
2. Obtaining A Bank Loan
3. Assistance in purchasing a business
4. Evaluation of business plan
5. Home-based businesses and the physical space adaptability
6. Specific skills training through other grants
7. Marketing of services
8. Legal implications of services

The above represent only a partial list of services rendered through consultants and professionals during the individual technical assistance process.

The grant indicates the number of individuals to be assisted which will dictate the amount of money spent on each individual .
Some flexibility needs to be maintained. It may be some individual will need a lot more assistance than another. The coordinator needs to monitor this balance.

STEP 10: HOLD A LUNCHEON

After consultation with the advisory committee a luncheon can be planned. Mid-day is recommended considering the transportation difficulties encountered by many of the participants.

All the participants are invited,with their families, representing organizations assisting the disabled,and the media for public relations.

A good location is one accessible to the handicapped and seemingly sensitive to the population being served. A location identified with sucess in the community such as a private club or first-rate motel-hotel facility.

Speakers

The program coordinator will want to moderate the event informing the audience of past successes and future plans. A featured speaker can be a success story either from the program or the community at large representing the objective of the program - a successful entrepreneur preferrably from the disabled population as a valuable role model for the group.

Council members can serve as moderators at the tables to encourage conversation and networking at the tables.

A three hour event with well paced activity to allow for much conversation is desirable.

STEP 11: EVALUATE THE PROGRAM AND ITS COMPONENTS

Evaluation of the program and its components should be an ongoing process that results in constant improvement of the program. Evaluation can be fostered by regular communication between the Program Coordinator and Participants, Counselors, Consultants, and Advisory Committee. Program evaluation should also be conducted officially on three levels:

Evaluation by Participants

Evaluation forms should be collected from participants after completion of significant stages. After the assessment of needs stage, and, after the completion of specific services rendered. An overall evaluation form after the program is completed for each partcipant also should be on file.

Review by Advisory Council

The Advisory Council also acts as an ongoing evaluation mechanism. Suggestions for re-alignment of services can be made maintaining an effective program.

Review by Funding Source

A representative of the funding source should be encouraged to attend meetings and functions of the program.

Any letters of appreciation, accommodation, or criticism sent to the Program Coordinator should be copied and forwarded to the funding source to further help in its evaluation of the program.

SUMMARY OF ADDITIONAL CRITICAL POINTS

Below are a few final points to keep in mind when setting up programs based on this model for Entrepreneurship Training for the Disabled:

- Know of other programs which can support this program. Also, know of competing programs which might warrant a different or complementary method of services.
- Input from organizations assisting the disabled is invaluable in servicing a special population. The background available through the counselors as the base for realistic programming for effective development of small businesses among the disabled.
- Understand and be sensitive to the pace at which the disabled population work. Setbacks due to illness or conditions of the disability may result in temporary set-backs. They need to deal with this reality in developing an ideal work setting.
- Levels of physical and emotional stress regarding lifestyle pressures also need to be recognized.
- Consider partnerships and other support systems to be in place for a network of mutual business contacts to offset the isolation many of the disabled experience.
- Presentation skills in order to market the business may not be well served by the owner depending on the circumstances. Honesty in the best interest of developing a successful business is the objective.
- A belief that success is already in their hands by the way they are coping with their disability is a strong base for independent living through small business.

Monroe Community College
State University of New York

ENTREPRENEURSHIP TRAINING FOR THE DISABLED - ADVISORY COMMITTEE 1987

ADVOCACY FOR THE DEVELOPMENTALLY DISABLED, INC.
Elsie MacIntyre
The Advocacy Center
65 W. Broad St. 4th Floor
Rochester, N.Y. 14614
546-1700

ASSOCIATION FOR RETARDED CITIZENS
Jane Kriegler
Director - Vocational Rehabilitation Programs
Association for Retarded Citizens
1000 Elmwood Avenue
Rochester, N.Y. 14620
271-0660

THE ASSOCIATION FOR THE BLIND AND VISUALLY IMPAIRED OF GREATER ROCHESTER, INC.
Dorothy Green, Director of Rehabilitation Services
422 South Clinton Avenue
Rochester, N.Y. 14620
232-1111

ROCHESTER AREA MULTIPLE SCLEROSIS, INC.
Alice W. Dunsker
Coordinator Volunteer Services
Al Sigl Center, 1000 Elmwood Avenue
Rochester, N.Y. 14620
271-0801, Ext. 287

ROCHESTER CENTER FOR INDEPENDENT LIVING
Eileen M. Collins
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Rochester, N.Y. 14620
546-6990

ARC Works/ Sigl - for JOB PATH
Christine J. Shaefer
Assistant Director
P.O. Box 23438
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OFFICE OF VOCATIONAL REHABILITATION
Paul E. Pfrommer, District Manager
109 South Union St.
Rochester, N.Y. 14607
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FINGER LAKES REGIONAL EDUCATION CENTER FOR ECONOMIC DEVELOPMENT
Funding Agency
Dale Swanger
Lackawanna Avenue
Mount Morris, New York 14510
658-2295

page 2

ROCHESTER REHABILITATION CENTER
Thomas Gibbons
1000 Elmwood Avenue
Rochester, N.Y. 14620
271-2520

DP^2 - A computer training program for disabled adults
Alys Klingenberg
259 Monroe Avenue
Rochester, N.Y. 14620
232-4600

THE ASSOCIATION FOR THE BLIND AND VISUALLY IMPAIRED OF GREATER ROCHESTER, INC.
Deborah Jean Burke
422 South Clinton Avenue
Rochester, N.Y. 14620
232-1111

VISITING NURSE SERVICE OF ROCHESTER AND MONROE COUNTY
Christine Wallington
Stroke Rehabilitation Program
1609 East Main Street
Rochester, N.Y. 14609
482-0120

ROCHESTER CHAPTER OF SELF HELP FOR HARD OF HEARING
Lee Norton, President
19 Sky Ridge Drive
Rochester, N.Y. 14625
381-5758

ROCHESTER AREA CHAMBER OF COMMERCE
Vivian Alexander
55 St. Paul Street
Rochester, N.Y. 14604
454-2220

SMALL BUSINESS ADMINISTRATION
Len Hockin
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ROCHESTER INSTITUTE OF TECHNOLOGY
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Monroe Community College
State University of New York

page 3

VETERANS OUTREACH
Gary Beikirch
459 South Avenue
Rochester, N.Y.14620
546-1081

SINGER CAREER SYSTEMS
Van Cardilli
386 East Henrietta Road
Rochester, N.Y.
442-0540

NATIONAL TECHNICAL INSTITUTE FOR THE DEAF
Karen Hopkins,Placement Office
1 Lomb Memorial Drive
Rochester, N.Y. 14623
475-6400

MONROE DEVELOPMENTAL DISABILITY SERVICE OFFICE
360 East Avenue
Rochester, New York 14604
546-6430

N.Y. STATE DEPARTMENT OF LABOR
Jeanne Benson
18 South Avenue
Rochester, N.Y. 14604
546-3400, Ext. 250

ASSOCIATION FOR THE LEARNING DISABLED
Ellen Schorr
259 Monroe Avenue
Rochester, N.Y. 14607
263-3323

MONROE COMMUNITY COLLEGE
Colette Dorais Crowell
Program Coordinator
1000 E. Henrietta Road
Rochester, N.Y. 14623
424-5200, Ext.6141

FOR THE RECORD

The Rochester Center for Independent Living is offering a class, "Impact of Disabilities on a Family," to be held from 6:30 to 8 p.m. Tuesdays, June 16-30, at 464 S. Clinton Ave.

Monroe Community College has received grants from the Finger Lakes Regional Education Center for Economic Development to assist handicapped entrepreneurs and female business owners.

The first program will provide individual technical assistance and networking support groups to handicapped business people. The Office of Vocational Rehabilitation, the Small Business Administration and the Rochester Area Chamber of Commerce are co-sponsors.

The second grant will fund a training program, a continuation of a project begun last year, for women who own a business or plan to start one. Both general management information and specific problem-solving assistance are available in separate sessions, costing either $5 or $10. The program will run until Sept. 30.

For information on either program, call Collette Dorais Crowell, 424-5200, ext. 6141.

The Community Darkroom, a non-profit organization at 713 Monroe Ave., is offering summer photography classes starting June 22. The sessions, varying from one-day workshops to eight-week courses, cost $30 to $65.

Studio Fourteen, 250 N. Goodman St., is offering a theater workshop course on Tuesday and Thursday evenings, and a video acting class on Monday evenings.

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Meetings

June 15-21

The National Association of Bank Women, Rochester area group—6:45 p.m., June 18 at DiPacific's Restaurant, Routes 332 and 96, Victor, N.Y. George Hamlin, president and chief executive officer of the Canandaigua National Bank, will speak on "A Community Bank in the World of Expanding Financial Services."

New corporations

In some cases, the address and name of incorporator may be that of an attorney.

Genesee County

STH Reels (U.S.A.) Inc.
6619 Oak Orchard Road, Elba
Incorporator: Stakel Suttell et al

R&R Automobile Repair Inc.
6279 N. Byron Road, Byron
Incorporator: Relin & Goldstein

Livingston County

F&T Home Inspection Inc.
47 Pebble Beach Road, Lakeville
Incorporator: Francis Kosakowski

Karen Uhl Enterprises Inc.
3901 Main St., Wadsworth
Incorporator: Gage Gage et al

New York State Big Buck Club Inc.
90 Maxwell Road, Caledonia
Incorporator: Keith Ellis

Monroe County

Carr Plumbing and Heating Inc.
168 Maple Ave., Rochester
Incorporator: Thomas Soloman

GMA Development Corp.
500 Greenleaf Road, Rochester
Incorporator: Osborn Reed et al

Metro Foods Inc.
103 Troup St., Rochester
Incorporator: A. James Labue

Upstate Mortgage Corp.
W. Ridge Road, Rochester

Greater Rochester Billy Graham Crusade Inc.
1600 Midtown Tower, Rochester
Incorporator: Forsyth Howe et al

Cadware Inc.
700 Midtown Tower, Rochester
Incorporator: Harter Secrest et al

Capson Development Corp.
3067 E. Henrietta Road, Henrietta
Incorporator: John Ark

Club Zero Inc.
77 Marshall St., Rochester
Incorporator: Michael Rose

Echelon Lending Corp.
2425 Clover St., Rochester
Incorporator: Paul Missal

Four Seasons Exterminating Inc.
1600 Crossroads Building, Rochester
Incorporator: Chamberlain D'Amanda et al

Ontario County

VCF Food Inc.
6167 Hunters Drive, Farmington
Incorporator: L. Edward Monaghan

Hayes Custom Builders Inc.
6170 Silver Birch Drive, Farmington
Incorporator: Morris & Moshenberg

IBI Systems Inc.
1221 Temple Building, Rochester
Incorporator: Morton Bittker

Victor Cutlery Co. Inc.
1462 Mertensia Road, Farmington
Incorporator: Lacy Katzen et al

Anderson-Pechler Associates Inc.
2 W. Main St., Victor
Incorporator: Morris & Moshenberg

Wayne County

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MONROE COMMUNITY COLLEGE

News Release

For information: contact
Shirley Barone
424-5200 Ext. 2172

FOR IMMEDIATE RELEASE

MCC AWARDED GRANT TO ASSIST HANDICAPPED ENTREPRENEURS

A grant designed to address the needs of the handicapped entreprenuer interested in starting a small business has been given to Monroe Community College by the Finger Lakes Regional Education Center for Economic Development.

Activities will include working with all agencies in the Monroe County area who assist the handicapped in an effort to locate prospective participants for the program. Office of Vocational Rehabilitation, Small Business Administration and the Rochester Area Chamber of Commerce will be co-sponsors.

Training topics will include Special Problems for the Handicapped Entrepreneur and Developing a Business Plan. Additional activities will be designed to provide individual technical assistance and networking support groups.

Participants of the program will be encouraged to attend other activities of entrepreneurship training grants already offered at the College.

For more information, contact Colette Dorais Crowell, Program Coordinator, at Ext. 3376.

***
2/27/87 sb

You Are Invited

Monroe Community College
State University of New York

* * * * * * * IMPORTANT NOTICE OF EVENT - June 25, 1987 - Thursday * * * * * * * * *

THE ENTREPRENEURSHIP TRAINING PROGRAM FOR THE DISABLED

A LUNCHEON PROGRAM

FOR PROGRAM PARTICIPANTS AND FRIENDS

PLEASE PLAN TO ATTEND ! ! !

PLACE: HILTON INN ON THE CAMPUS - JEFFERSON ROAD NEAR R.I.T.

TIME: 11:30 AM until 2:30 PM

PROGRAM:	11:30	Registrations
	12:00	Introductions
	12:30	Lunch
	1:00	Speakers
	1:45	Opportunity to network

COST: $8.00 per person - includes lunch and program materials

FUNDED BY: The Finger Lakes Regional Education Center for Economic Development

- -

REGISTRATION FORM

YES, I want to attend the Entrepreneurship Training Program for the Disabled EVENT!

NAME: ____

ADDRESS: ______________________________________ ZIP: __________
Street Town or City

TEL. NO.: ____________________ HAVE YOU EVER ATTENDED MCC: Yes_____ No______

SOC. SECURITY NUMBER (or 5 digit #) ______________ When: __________

GUEST NAMES: ____

MY CHECK IN THE AMOUNT OF ($8.00 per person) __________ CHECK NUMBER: ______ IS ENCLOSED.

Checks Payable to: MONROE COMMUNITY COLLEGE
Mail to: Colette Dorais Crowell, Program Coordinator
at M.C.C.

Request for Interpreter for the Hearing Impaired: Yes____ No____

P.O. Box 9720 • Rochester, New York 14623-0720 • 716/424-5200

PROGRAM

THE ENTREPRENEURSHIP TRAINING PROGRAM FOR THE DISABLED - 1987

A LUNCHEON PROGRAM

11:30 AM Registrations

12:00 NOON Introductions

Colette Dorais Crowell, Program Coordinator

Dale Swanger, Finger Lakes Regional
Education Center for
Economic Development

12:30 PM LUNCH

1:00 PM SPEAKERS

Ken Stone - Owner, Mr. Pneumatic
Calvin Bryant - Program Participant

1:45 Opportunity to Network - Exchange business cards, share experiences.

Monroe Community College
State University of New York

June 12, 1987

Mr. John Campbell
Business Editor
Democrat & Chronicle
Gannett Newspapers
55 Exchange Street
Rochester, N.Y.

Dear John,

As per our recent telephone conversation I am enclosing a copy of the original press release, notification of an upcoming event, the information on Ken Stone, and a list of the organizations involved in the project.

The program has approximately fifteen individuals working towards completing a business plan, obtaining a license for doing business, and a sales tax number. These are the criteria for success in the program. The area we cover includes several counties including Monroe, Wayne, Ontario and others.

I am pleased you will be doing a story on this project. The economic development efforts of the State Education Department through the Finger Lakes Regional Education Center for Economic Development is watching this grant carefully. I believe it is a viable alternative of employment not only for the disabled, but for anyone who wants to be their own boss. With the grants we hope to help them along in the right direction right from the start.

Thank you for your cooperation at all times.

Sincerely yours,

Colette Crowell
Program Coordinator

xc.: Janice Dowd, Public Relations, M.C.C.

P.O. Box 9720 • Rochester, New York 14623-0720 • 716/424-5200

WORKING BEYOND Disabilities

Entrepreneurship a realistic goal for the disabled

By Timothy Dougherty
Democrat and Chronicle

Gaskets, bolts, drills, and wrenches are scattered on a work bench, and Ken Stone nimbly moves them around with grease-covered hands.

Holding an internal gear on his fingertips, he slides a part into place without a hint of fumbling, and assembles one of the pneumatic wrenches.

"There's really not much to these things. Once you get used to fixing them, it's kind of easy," the 27-year-old said at his business, Mr. Pneumatic Tool, located on Ridge Road West.

But what makes Stone's ability special is that he is blind.

Mentioning that he is special rankles Stone because he said he hates to look at his situation as anything but normal.

He does, however, admit that his getting into such a business and being blind required some special footwork to get bank financing.

He also said he wouldn't have been able to do it without the help of his family, some friends and Colette Crowell.

She is the coordinator of a Rochester-based program aimed at helping disabled people start a business.

It's a pilot program to get disabled people the help they need to start a business, and she points to Stone as an example of how well it can work.

Crowell said the prime problem disabled people encounter when trying to get a business started is having banks, consultants and potential customers understand that a disability doesn't mean they can't own a business.

Stone said he had no doubt he could do the work, although he worried "that people wouldn't take me serious. But it didn't bother me. I know what I am, I know what I can do."

The program, The Entrepreneurship Training Program For The Disabled, is under the auspices of the New York Education Department, and its participants meet at Monroe Community College. The Finger Lakes Regional Ed-

Ken Stone, owner of Mr. Pneumatic Tool

Gibbs Frazer Democrat and Chronicle

ment funds the program through a grant from state and federal sources, said Dale Swanger, the center's coordinator.

Crowell's five-month-old program probably will continue through another grant, and it will be used as an example for others around the state, he said.

It was begun with about $20,000, and it should receive more money when the money runs out at the end of September, Swanger said.

The program has 15 people enrolled, and all are working toward completing a business plan [illegible] obtaining a license

Crowell said that Stone is the only participant in the program who has a business up and running, but others are making progress in endeavors from owning a machine shop to beginning an engineering consulting business.

But attitude problems toward disability aren't solely in the minds of lawyers, bankers, and accountants.

She has had to prod some of her program participants into doing what is necessary.

"We are looking for some action," she told a group of participants at a recent luncheon. "It's up to you to bring yourself up to business standards."

Entrepreneurial goals achieved by disabled

FROM PAGE 1D

Scott Weider, a commercial loan officer at Chase Lincoln First Bank, has seen a lot of ideas cross his desk. When this one was broached by a friend, he said, "Do you want to run that by me again?"

Weider got wind of Stone's idea through Michael Matteson, a partner in Venture Managements, an Exchange Boulevard consulting firm.

It took some doing, but Matteson got Weider to meet Stone at Mr. Pneumatic Tool which was a fledgling business only two months old.

The business had a group of clients — mostly gas stations and auto repair stations — but it needed a loan of about $25,000 to be able to cover more territory.

WHAT IMPRESSED Weider most wasn't so much that Stone is blind and was doing work that requires manual dexterity.

It was the business, its plan, the research, and Stone's conservative projections.

Stone learned that most existing pneumatic tool repair businesses, mostly national firms, took up to six weeks or more to return a repaired pneumatic tool to a customer.

"Their turn-around time is what makes the business," Matteson said. In most cases, he said, Stone can make the repairs and return the tool in less than three weeks.

And Matteson felt that if he was impressed, Weider might be too.

Matteson learned of Stone through Stone's landlord, who is one of Matteson clients. Stone had been laid off as a darkroom worker at Rochester Film Co. He wanted to get into his own business, but all he had was about $3,500.

That's when Ken's brother, Ray Stone, stepped in.

Ray manages AIM Paints and Supplies at 1099 Jay St. From time to time customers would tell Ray that they had a hard time getting paint spray guns repaired quickly.

That set off a bell.

"I came home one night and told Ken that maybe we had something here," he said.

IN A MATTER of weeks Stone was in business, albeit part time. But by early May they landed financing to go full time.

Matteson said that in Mr. Pneumatic's five-year business plan that was used to land financing from Chase Lincoln First, he projected revenues of $1,950 for June. "We actually hit $2,700, and we expect to be at $8,000 (a month) by the end of the year."

Stone said, "We wanted $25,000 from the bank, but we got $15,000. That was enough to get started, but if we could get another salesman on the road, that would really help."

For now, Ken's brother-in-law, Joe Kelly is the sole salesman.

His sister-in-law, Rhonda keeps the books, and a family friend, Tom Solomon, helps with the repairs. Ken's brother Ray also helps with a variety of jobs, but he's tied down to his full time job at the paint store.

Matteson has spent many hours with the group, and said he does it because, "I've never really seen a guy who is as determined as Ken. He has good people around him, and he's very realistic about what he's doing."

The projection for Mr. Pneumatic is to do $250,000 in business by 1990. "Frankly, I think they are going to be there in two years," Matteson said.

HE SAID HE believes the market is wide open. There are 2,000 businesses in the region that use pneumatic tools, Matteson said.

"Their competitors are coming and saying, 'I can't do this as fast as my client needs it, can you do it for me?' " Weider said.

"They've already made a name for themselves, and they got started in February. They are going to make it. It's not a fancy place. The overhead is low, and they all realize how important that is. They seem to have everything going for them," he said.

And Stone said he won't let his blindness get in the way of success.

"I used to go to a school for the blind, and all they taught me was to rely on the sighted world. You can't feel sorry for yourself," he said. "You've got to put one foot in front of the other and keep on moving."

Japan-U.S. superconductor struggle shaping up

Japanese bet teamwork will bring victory

By Jim Impoco

The Associated Press

TOKYO — Spurred by re- nt U.S. advances in supercon- ctivity, Japanese researchers ve accelerated their own quest for the perfect wire.

Some scientists say Japan's ee decades of experience h superconductor materials, and its prowess at turning ideas o products, give it the edge his potentially revolutionary nology.

her analysts say U.S. scien- have shown a heightened gains in the efficiency of electric power. That raises a host of commercial possibilities, from breadbox-sized computers to floating bullet trains.

The threshold for superconductivity used to be near absolute zero, a frigid 459 degrees below zero Fahrenheit, but scientists have leapfrogged each other in recent months in raising the threshold temperature and current carrying capacity.

IN FEBRUARY, when American physicists reported one major breakthrough, Japanese researchers scrambled to duplicate the result. Some heard the new substance concocted by the Americans was green, and tested every possible green substance, said Tokyo University professor Shoji Tanaka, one of Japan's most prominent researchers in the field, said scores of newcomers, infected with what he calls "superconductor fever," have jumped on the research bandwagon.

The April and May editions of the Japanese Journal of Applied Physics devoted 84 and 120 pages, respectively, to superconductivity, which Tanaka said "symbolizes the newfound dynamism of the field."

Whereas the United States "has been up and down in its research drive," Japan has steadily worked to develop the technology since the 1950s because of the nation's energy-saving policies, said the 59-year-old physicist, an advocate of cooperative research by the two countries.

month announced a fast, superconducting electrical switch that is driven by impulses of light and could be used in 21st century supercomputers.

Between 50 and 60 researchers in Hitachi's three research labs "are aggressively pursuing final applications of superconducting materials," spokesman Kazuya Hanazuka said.

Tokyo University's Tanaka tempers his excitement with concern that Americans have overreacted to the Japanese challenge in superconductivity.

Noting that congressmen have submitted a bill intended to protect the U.S. lead in the field, he said, "I think the Americans are a little paranoid" about the Japanese efforts

try at a point when they are getting hurt by political and trade restraints."

"All kinds of firms are benefiting from this on the stock market — it could revolutionize everything from the plug on downward," Wolff said.

"COMPANIES are now saying they are three to five years away from practical application in microelectronics. They were saying 10 to 15 years five months ago," Wolff said.

"But the thing to watch is patents," he added. "Japanese could get peripheral patents with regard to a particular application as opposed to a patent on the production process. IBM is almost certain to get wide-ranging patents because they [illegible]

DISLOCATED WORKER ENTREPRENEURSHIP MODEL

ROCHESTER INSTITUTE OF TECHNOLOGY

PURPOSE

The purpose of this model is to assist communities in developing small business entrepreneurship training programs for dislocated workers which will result in: (1) the development of economically viable new businesses by the program participants; (2) gainful employment for themselves and others; and (3) an expansion of the economic base of the community. The model is applicable to any community facing employment dislocations from closure of large primary business and industry, and where there is a resource pool of trainers with an understanding of small business development who can provide the training required. The model is also applicable to any community who wishes to provide entrepreneurial training as an adjunct to expansion of the community economic base. This model was developed by the Rochester Institute of Technology (RIT), with co-sponsorship from the Industrial Management Council of Rochester, N.Y.

ROCHESTER INSTITUTE OF TECHNOLOGY

Rochester Institute of Technology, a leader in professional and career education, measures its success in a challenging and meaningful way -- by the 97 percent placement rate of its graduates. Since its founding in upstate New York in 1829, RIT has maintained the belief that its greatest contribution is to help ensure that its graduates have the skills needed to find and maintain solid career growth.

With enrollment of more than 14,000 full and part-time students, RIT is the fifth largest independent university in New York State and the 15th largest in the country.

Occupying 1,300 acres of rolling hills just south of Rochester, New York, RIT's main campus includes 18 academic and administration buildings and 16 residential buildings, all interconnected by attractive walkways and tunnels, providing easy access to all campus areas. RIT also conducts academic programs and activities in its City Center in downtown Rochester where more than 1,200 students are currently pursuing academic, professional and personal educational goals.

RIT's College of Business houses the Small Business Institute, associated with the Small Business Administration, which links local small businesses to the resources and management expertise of area colleges and universities. Faculty associated with the Institute provide confidential management assistance to small businesses at no cost.

It is upon this base of experience that RIT chose to become involved in a pilot program to train dislocated workers in small business entrepreneurship. The experience and lessons learned through in-depth evaluation have been combined to present the model which follows.

INTRODUCTION

This model for the development and enhancement of the entrepreneurial base of a community through training of dislocated workers to initiate their own businesses, was piloted during the Spring of 1987. This initial implementation was most successful, and the following description/prescription of the model incorporates the lessons learned from the pilot experience to further refine and improve the probability for success in its future application.

Several features of the model are unique and contribute to its success:

- The participant intake process which incorporates a self-screening mechanism which results in producing a highly motivated participant group.
- An instructional model which focuses on an in-depth learning experience, incorporating a high level of student participation in achievement of outcomes.
- A unifying structure for the instructional program which addresses all key elements associated with development of successful new business enterprises and which highlights and promotes the importance of a workable business plan.
- One-on-one counseling of participants to address specific problems in participants' plans for starting their own businesses.

The steps required for successful implementation of the model are described below.

STEP 1

ASSIGN/HIRE A COORDINATOR

It is essential that one person be assigned the responsibility for coordination and facilitation of the program. While this assignment will only require the part-time attention of a coordinator, it must be this persons priority assignment due to the necessity of meeting timing deadlines. In addition, during the start-up phases, while the program is being organized, instructors found, program promoted and participants recruited, more than part-time attention may be necessary for a period of three to four months.

The most essential factor in retaining a Coordinator is the selection of a person who has a total grasp of the program in terms of both its practical and academic dimensions. The Coordinator must have experience as a practitioner in the development and organization of small businesses, and a thorough knowledge of the technical factors of business organization, financial analysis, marketing, legal issues in business, and related subjects. This background is essential to the implementation of the model, the proper selection and coordination of instructors, and the design of the programs instructional and practical content.

In addition to the above, the Coordinator should:

- Have ability and experience in the management of a project or instructional program, selection and recruiting instructors, and designing program curriculum.
- Have the ability to develop a promotional campaign for the program, and work with the media to secure support and cooperation in execution of the campaign.
- Have excellent leadership qualities and the ability to motivate program participants to ensure a maximization of the learning process.

STEP 2

FORM AN ADVISORY COUNCIL

The principal functions of the Advisory Council are (1) to assist in the promotion of the program; (2) provide for increased awareness of the importance of small businesses to the community economic health, and (3) provide the program participants with key contacts for post-program assistance. The educational and development needs of the small business entrepreneur are well known, and the essential knowledge transfer requirements in the instructional program have been specified. Consequently, the Council is primarily to provide assistance in the areas stated.

Typical membership on the Council should include representation from the following key persons in the community:

- Local representatives from TV, radio and/or press media
- Commercial financial and lending institutions.
- City/County/State Offices of Economic Development.
- Chamber of Commerce
- Community Small Business Organizations.
- Industry leaders.

The Council shall be formed through the work and invitations of the Coordinator. Its primary function is to assist in the achievement of the three functions listed above, and to provide assistance in networking with other community organizations to lend support and validity to the project.

STEP 3

SPECIFY PROGRAM FORMAT AND CONTENT

A key element in the model is the requirement that each program participant complete a business plan for their own proposed business during the program. The program model takes this goal as one of its objectives, and plans the instruction and student participation to achieve that goal.

Since the development of the business plan touches on all aspects of the business venture, it also can serve as the ideal vehicle around which to organize a program in entrepreneurial training. The program content of the model is based on two key premises:

1. Since development of a plan is the most important activity in the evaluation of the potential success of a business concept, then the teaching of how to make a plan is the most important aspect of an entrepreneurial training program.
2. The ideal method of teaching someone how to develop a business plan involves showing them how to research and develop its components, which then teaches them how to define the technical aspects of the business, develop a marketing plan, and financial plan, and determine the legal and management structure of the business.

In short, the model proposes that the best approach to an entrepreneurial training program is to use the concept of a "plan within a plan", i.e. teach the components of successful business operations within the context of the development of a plan, which then results in having also taught them how to develop an effective business plan. By organizing the material within the context of a business plan format, the model also provides a method of presenting the material within a framework to which the program participants can relate, and effectively organize and internalize the material because they can visualize how the components of the program fit together.

Training Program Format and Content

To allow for the time constraints of dislocated workers, who may be in job search or part-time employment situations, the program should be scheduled to allow maximum flexibility. Offering a weekend program is a suggested approach. Nine full-day Saturday classes and group sessions were scheduled for this pilot program with counselors available evenings and for several Saturdays following the formal completion of training. Participants indicated a willingness to seek out technical assistance on Sundays, as well.

Given that the instructional approach for the program centers on the importance of a workable business plan, the requirements for a business plan must be understood in order to effectively meld the training with the intended outcomes.

The basic framework of a business plan is as follows:

- *Business Description*
  - Products or services.
  - Unique or distinguishing aspects.
  - Comparison to competition.

- *Market Analysis*
  - Description of the total market.
  - Market trends.
  - Target market and customer profiles.
  - Competitive analysis.

- *Marketing Strategy*
  - Marketing goal and objectives.
  - Advertising plan.
  - Methods of selling, distribution, and/or service.
  - Pricing strategy.
  - Sales history/forecasts.

- *Management Plan*
  - Form of business organization.
  - Officers and Directors and their duties and responsibilities, and qualifications.
  - Key staff duties and responsibilities, and qualifications.
  - Current staffing plan, and forecasted plan.
  - Professional advisors.
  - Facilities plan and planned capital improvements.
  - Equipment plan and planned improvements.
  - Operating plan.

- *Financial Plan*
  - Financial history.
  - Two to five year financial projection on:
    - -- Cash flow.
    - -- Profit and loss statements.
    - -- Proforma balance sheets.
    - -- Capital expenditures.
  - Explanation of projections.
  - Comparison to key business ratios.
  - Explanation of the use and effect of new funds..
  - Potential profitability.

- *Contingency Plan*
  - Identifying problems.
  - Taking corrective action.
  - Revising plans.

It is readily apparent that these topics cover all of the essential subjects of an entrepreneurial program, except for a module on business law. There are, however, other areas to be covered in such a program, and it is suggested that these be offered in a progression which makes sense for the new small business person. A modular format, as described below, was followed for this program.

Module I: One of the most important areas to be covered is an assessment of entrepreneurial ability, and motivation for success. These subjects, together with an overview of the resources available to be drawn upon to support a new business venture, should be the content of the first training module. This first module must also be used to draw out the participants, and learn more about their course expectations and the areas of their business interest. This first module is the subject of either a one or two day session, and has important implications for the success of the program since it is used to help the participants self-select whether they would like to make the commitment to complete the program, or drop out at this point in time. This important aspect of the program model is discussed in more detail in STEP 6 on self-selection of program participants.

Information on the legal aspects of business organization and the business law are often primary topics on the minds of those individuals interested in starting a business. Consequently, it is usually this area that they want to hear about first. It is suggested that this need should be satisfied in the second training module.

Module II: The **Legal Module** should cover these essential points:

- The legal forms of business organization, the liability and tax advantages/disadvantages of each.
- Basic contract law.
- The law on Agents.
- The Uniform Commercial Code and the Interstate Commerce Commission Regulations, on sales, credit, commercial paper, bank deposits and collections, letters of credit, documents of title, secured transactions, and investment securities.
- Local state and community law on regulation of businesses and business licenses.
- Federal and state tax requirements for filing FICA, unemployment compensation, income tax withholding, personal property taxes, sales taxes, and income taxes.

The legal module will have provided the participants with a wealth of information which is not only specific to their needs, but also exactly the information that will have enticed many of them into the course. This initial satisfaction of their information "needs" will leave them with a good feeling about the material to come, and help make them receptive to the learning process to follow.

The remaining modules should follow in the sequence of the business plan outline. In coordinating delivery with the content of the program, it is important to remember that the model instructs participants in the art of business planning by teaching them how to execute each of the components of the plan, using the plan itself as the organizing framework to tie all of the components together into a cohesive whole.

Module III: The **Business Description Module** is the easiest to teach and comprehend because it deals with the technical aspects of the business, and is the one area that the participants are apt to know the most about. However, in many ways the model seeks to open the eyes of the participants to make them realize that describing the business you are in is not only vital to success, but also is often not what it seems. An accurate realization of the business you are in is essential to identification of the potential customer group, and most importantly, the determination of how to communicate to customers to motivate sales. For example, the taxidermy business is not the business of mounting animals, it is the business of (1) providing proof of conquest over nature and the elements, and the satisfaction of ego needs, and (2) providing artistic accessories to the home and office for persons who love and appreciate nature. Again, a Maid Service Business is not the business of cleaning houses, it is a business of (1) assuaging guilt of working wives, (2) freeing limited non-work hours to spend "quality time" with husbands and families, and (3) preparing for the "white glove" inspection of friends for parties in the home. Knowing your business means knowing what motivates your customers to buy, and the business should be described in those terms.

Module IV: The **Market Analysis Module** flows from the Business Description Module, and establishes the framework for determining and defining the potential customer group. The focus of this module is to take the definition of a business, and determine the size and location of the target customer group. A major theme here is to impart knowledge of the wealth of material available in public libraries and University libraries which bear on this subject, and how to use this material to advantage to analyze the customer base. This module will also touch on use of simple survey techniques to obtain information essential to the analysis but which may not be otherwise available. Of course, public information sources also have much to say about the level of competition, and the degree of success of these businesses, particularly in the special series of the U.S. Census data. Finally, the model teaches them how to tap into the resources of the trade associations serving their business areas, and how to use Gales Encyclopedia to identify and contact these groups.

Module V: The **Marketing Strategy Module** follows in logical sequence from the analysis of the prospective market. The focus here is how to motivate an identified target customer group to patronize a particular business. Inherent in the strategy are the issues of: (1) business location; (2) advertising strategy; and (3) pricing strategy. Discussions of location, in the context of the location of the target customer group, enables the model to teach the location trade-off variables, and also to introduce the participants to the issues of leasing agreements, determining true cost in a triple net lease, and negotiation of better lease terms. Similarly, advertising and promotion strategies opens the door to discussions of the approach to trade-offs between business types, and the proper use of Yellow Pages, newspapers, radio/TV, magazine, direct mail, brochures, etc. Promotion strategies of the model also focus on how to develop a campaign to obtain free advertising. Advertising strategy will also address how to use the library facilities to research the best approaches, and the use of library copies of the Standard Rate And Data Publications (SRDS) to identify and obtain information to support the advertising strategy. The discussion of pricing strategy begins to whet the appetite on the financials of the firm, but here the model concentrates on the issues of calculation of mark-up (Goldstone pricing applied), calculation of gross margin, overhead determination, high volume versus high return options, etc. Competition analysis is also a key element in the pricing strategy.

Module VI: The Management Plan Module begins with a description of the organization and its personnel, identification of key attributes, strengths and weaknesses of current personnel, and the identification of skills needed to satisfy the needs of the "three legs of the business" (i.e. technical knowledge of the field, marketing, and finance). The heart of this module, beyond the identification of additional skills needed to insure success, is the focus on staffing, the facilities plan, and the operations plan (the applications of a minicomputer can be introduced here). These are all key elements in the financial analysis addressed in the next module. The participants will need to become acquainted with how to work up a staffing plan that makes sense in terms of the operations (or work functions) that will have to be performed, and covering the business during its operating hours. Staffing is also dependent on anticipated business volume, which is also a key element in the financial plan, and this module will start their thinking about this issue before the finance module is presented.

Module VII: The Financial Planning Module is the most difficult of the set, but the training task has been made easier by having the participants address key factors in the earlier modules. This preparation also reduces the "threat" that this module holds for most participants. The two hard issues in this module are: (1) sales forecasting; and (2) expense forecasting. Sales forecasting is a function of the: (1) target customer group size (from the market analysis module); (2) average size sale (from the trade association data and the nature of the business, plus pricing strategy); (3) number of sales (which is dependent on the marketing strategy and advertising and promotion approaches of the earlier module); and (4) competition analysis (from the market analysis module). Consequently, the model can show participants how this is done in terms of what they have already learned, and stair-step them into the sales forecast. Expense forecasting is driven by four factors: (1) the staffing plan; (2) the cost of goods sold (which is a function of the cost and the sales forecast); (3) facilities rent, which is dependent on the location of the customer base determined in the market analysis; and (4) rough estimates of the common expense items such as insurance, telephone, utilities, etc., as determined from lists of common expenses, and based on ratios determined from trade association and library data on key business ratios for specific lines of business. Once the two factors of sales forecasts and expenses are estimated, the balance of the plan is simply knowing how to set it down in a simple table to add up the numbers and draw conclusions on the viability of the enterprise.

The financial planning module is the appropriate time to address issues of how to raise money to finance the venture, and how to use the numbers and the narrative to "sell" the plan to lenders and investors. Other creative financing approaches should also be addressed at this time, as well as state programs of help to small businesses, the SBA, etc.

Module VIII: The model would suggest concluding the program with an **Other Subjects Module,** to cover some other salient areas of information. Two additional features of the business plan should be addressed here: (1) the Executive Summary; and (2) the Contingency Plan or the need to re-plan periodically. There should be a discussion on buying a business as an alternative to starting one, including buying a franchise. A session on business insurance is of value. A discussion of personnel motivation, training, and benefits is useful. But these are all subjects which should come after the main core modules.

Module IX: The model requires that the program should include a **Program Of Counseling**. The desired outcome of the program is the crystallization of new business concepts into a viable business enterprise. To achieve this goal requires more than classroom instruction and off-site work by the participants: it requires one-on-one counseling to work-through individual problem areas. The model therefore proposes that a Counselor be made available the equivalent of one to two days per week during the course period to work with individual participants on an appointment basis. Counseling sessions can be approximately an hour in length, and either held on the Sunday following the class sessions on Saturday, or held in evening hours during the week. The number of Counselors required depends on the number of participants and the demand, but at least one is required to be available.

STEP 4

RECRUIT AND COORDINATE THE PROGRAM INSTRUCTORS

The instructors must be recruited as early as possible to allow the maximum time for preparation of material. There are virtually no curriculum materials directly suitable for program use. While there are many texts which address the functional areas important to business success, almost all have been developed for use by large and not small businesses. Consequently, the instructors are usually required to develop their own material by adaptation and tailoring of the extensive existing literature.

Direct experience in the operation of a small business is a key instructor selection criteria. The instructional emphasis must be on the practical knowledge required for business operation, and experience in operating a business assists the instructor in the both the proper selection of material and the degree of emphasis required.

Instructors from a wide variety of disciplines are required to include, but not necessarily be limited to:

- The law, with respect to business organization, taxation, the Uniform Commercial Code, and local/county/state/federal regulations.
- Marketing, to include advertising and promotion, point-of-sale displays, and salesmanship, and well as the market research functions of identifying customer bases, location, competition, and pricing.
- Management and organization, including communications, administration, record keeping, and personnel management.
- Financial management, including accounting, forecasting, cash management, credit management, banking, and forms of commercial loans.
- Contingency planning.

An indispensable feature of the model is the close coordination of the instructors' material development and course module content. An opportunity for a wide variety of overlaps exist, and must be avoided to prevent unwanted redundancy in the program. Moreover, without coordination of material between instructors, vital information may be omitted inadvertently. To insure coordination, the model requires a planning session/seminar attended by all instructors to map out the content of the modules. The Program Coordinator prepares an agenda for this one half-day to all-day planning session, specifying what each instructor will cover in their module. The agenda is delivered one week ahead of the planning session for review prior to the meeting. The Program Coordinator leads the seminar and presents the overall structure of the instructional content. Each instructor then presents an overview of the material their module will cover and the instructional techniques and methods to be used. The other instructors provide feedback and comment, and by working together, the overall program is defined in detail and appropriately time phased.

Following the seminar, each instructor provides a detailed outline of the proposed content to the Coordinator for approval. This is necessary as the Coordinator is the central figure responsible for quality control, and it is based on the premise that the Coordinator has knowledge of this kind of training and the participants targeted. Following approval, each instructor develops a manuscript of the module content, a presentation time-schedule, prepares graphics, assembles participant handouts for reproduction, and submits all of this material to the Coordinator two weeks prior to initiation of the program.

STEP 5

RECRUIT PROGRAM PARTICIPANTS

There are no proven methods for correctly selecting persons who will be successful entrepreneurs. The current tests and self-assessment tools provide limited guidance and even less information exists when dealing with the targeted population of dislocated workers. The approach used in the pilot implementation of the model has resulted in the development of methods for selecting persons who are apparently well motivated to start their own businesses, and the methods are therefore recommended for future implementations of this program model.

A good program model and plan is of no value unless your potential participants are aware of the programs existence, and the program is marketed in a manner which arouses the interest of prospective participants and motivates them to enroll.

One of the most effective approaches is to attract prospective participants through an aggressive promotion campaign. To gain the support of the media, the campaign should stress the "news" value in the program, and carefully place "news" articles in local magazines and newspapers, as well as through guest appearances on local radio and TV shows. The model also takes advantage of the community service advertising activities of the media.

There are a number of concepts which can be worked to insure that the above promotion campaign will receive wide community coverage. For example, the community economic development value of an entrepreneurial program which support a small business initiative is "good news" in a community facing job reductions in major industries.

Special events should be used to obtain additional free publicity. One such event could be the sponsorship by one or more local businesses of the best business plan developed by a program participant. Another way of obtaining favorable publicity is to have the program host a kick-off reception to be held the week before enrollments are closed. This reception would invite successful local business persons who started as small firms and grew, to participate in a panel discussion of their experiences. Invited to the reception would be city officials (induced to participate because of the sponsorship of the economic development aspects of the program); Chamber of Commerce Officials (new member potential); city, county and state economic development officials; all participants who had enrolled in the course as of that date; and of course, members of the press and electronic media.

To specifically target dislocated workers, direct mail advertising to the prospective participants and well-placed posters were effectively used to recruit all of the participants in the pilot program (see brochure attached). Mailing lists can be developed from lists of terminated employees in local businesses through the local career and employment centers, Unions, and other organizations which deal with outplacement or similar activities.

STEP 6

SELF-SELECTION

The principal objective of this model is to prepare participants to start their own small business, and to develop a business plan during the period of the program which is suitable for implementation and financing. The objective of the selection process is to winnow initial recruits down to the select group with potential for achievement of that goal. The process developed in this model was one of self selection as described below.

The first two program sessions were open to anyone who wished to participate, i.e. any person responding to the recruiting program who desired to enroll. These initial sessions were spent in an intensive series of presentations covering issues of:

- Personal inventory self assessments (Myer-Briggs type)
- Assessment of entrepreneurial "I.Q."
- Pitfalls of business operations.
- The entrepreneurial society and role of entrepreneurship in society.
- Strategizing for success.
- Overcoming isolation.
- Available resources for business start-up
- Home based businesses.
- Buying a business versus starting one.

An additional key element of the first two sessions was a presentation by the participants of their business idea. Every participant had some concept of a business venture, and these were discussed in the training sessions, with some one-on-one counseling after the formal sessions.

At the end of these sessions, each participant who chose to continue on through the rest of the training was asked to sign an agreement (see attached). This agreement bound the participant to:

- Attend at least seven of the nine all-day sessions.
- Complete a business plan for their own business by the end of the program.
- Pursue funding for their business plan.

The agreement also stated that the participant agreed to be held accountable for a course fee if they failed to keep the agreement (although there was no intent to enforce this provision). The overall intent was to cause the participants to self-select themselves to proceed with the program, and to identify the persons who were truly motivated to start a business after they were taught enough to be aware of what they were becoming involved with, and after the potential of their business idea had received an initial screening. This approach proved to be a satisfactory method of selecting appropriate participants.

STEP 7

IMPLEMENT COURSE AND PROVIDE ON-GOING COUNSELING

The model suggests nine to ten sessions are necessary to cover the material adequately, with each session consisting of six instructional/workshop hours. The sessions for this model were held on consecutive Saturdays to allow for maximum time flexibility for participants. A minimum of 56 training hours are needed to cover the classroom training using this model, and approximately an additional 100 hours are necessary to provide technical assistance to participants throughout the program.

Individual counseling sessions were scheduled following the formal sessions, on consecutive weekends, and during week day evenings to provide one-on-one guidance and assistance to the participants individually. These counseling sessions will tend to focus on the content of the preceding sessions, as they are applied to an individual participant's business plan development. In other words, the intent of the counseling is to help the participant apply the content material to development of a specific business plan.

A work-room is set-up for the counseling sessions for the benefit of participants. A location near a library is an ideal location for this purpose since it provides access to reference material. All participants should be encouraged to come to the training site/library during the time period when counseling occurs, for individual work on their plans. Counselors should be available in the work-area to answer questions as they arise, as there is a synergy developed both in the discipline of setting aside specific time periods for working on the plans, and the opportunity to discuss concepts and ideas with other participants as well as the counselors.

The preferred counselors are the program instructors, and the Program Coordinator.

STEP 8

AWARD CERTIFICATES

Certificates of completion are awarded to those who fulfill the agreement and make every effort to turn their written business plan into an operating plan, with the assistance and advice of the program counselors. A"celebration" event held at the end of the program serves to establish a beginning network for participants, gives them a sense of accomplishment, and reinforces their motivation about owning their own business.

It is suggested that the event be held in an educational setting (i.e. on-campus) and yet be held in a place other than where the classes have been scheduled. Representatives from the co-sponsoring organizations should be on hand to recognize participants, and the media, instructors, and counselors should be present as well.

Anecdotes of individual business plans can be supplied to the media as examples of the accomplishments of participants, and participating company sponsors should be recognized publicly. Publicity resulting from this event will fuel interest in additional programs and provide a base of possible participants for a repeat of the program.

STEP 9

EVALUATION

The program must be evaluated continually to be effective and responsive, particularly when using the module-by-module approach to instruction. By capturing feedback from participants after each module, problems or questions can be readily addressed at the consecutive training session. It is also important to capture feedback from participants on individual instructors, as this relates to the perception of the program overall and will indicate which instructors are likely to be sought out for counseling and assistance.

Continuous monitoring and evaluation of the program by the program coordinator is necessary. Periodic reports to co-sponsors through the advisory council or in brief, written updates help to keep all apprised of progress. A final, comprehensive program evaluation must be performed to assess the quality of the program and the program outcomes. The areas to be measured and evaluated include:

1. participant satisfaction with the program,
2. progress of participants toward becoming entrepreneurs,
3. the development of fundable business plans, and
4. the strengths and weaknesses of the program for future replication.

Rochester Institute of Technology

RIT Training and Professional Development
58 West Main Street • City Center
Rochester, New York 14614-1274

R·I·T

Small Business Entrepreneurship Training

Nine concentrated sessions to help you with your dream of starting your own business.

- **Two introductory sessions to help you determine your potential as an entrepreneur.**
- **Seven high intensity sessions designed to help you develop a successful business plan.**

Saturdays, March 14 to May 16, 1987

- **Test your entrepreneurial IQ**
- **Examine your business marketing skill**
- **Add to your knowledge of business financing**
- **Develop a business plan**
- **Evaluate your capacity to manage a small business**

Turn Your Dream Into Reality . . .

You Have Everything To Gain

SPECIAL FEATURE

On Tuesday, March 18, 11:00 a.m. to 2:00 p.m. RIT hosts an international live videoconference featuring the ultimate entrepreneur, Victor Kiam, CEO of Remington Company and known as "The Man Who Bought The Company." Participants may attend this conference for free and will also receive a copy of Kiam's book, Going For It.

Co-Sponsored by:
Industrial Management Council Career Resource Center
Finger Lakes Regional Education Center for Economic Development

Small Business Entrepreneurship Training

Dates/Location

Saturday sessions, 9 - 12 p.m. and 1 to 3 p.m.
March 14 - May 16, 1987, RIT Henrietta Campus

Who Should Attend

This program is specifically designed for individuals who are designated as certified dislocated workers by the State of New York. Certified dislocated workers who complete the course pay no fee for the course. Other interested individuals, however, are welcome to attend at the fee of $480 for the 9 sessions on a space available basis. **Individuals interested in beginning a manufacturing-related business are especially encouraged to attend.**

Course Features

- Large and small group exercises.
- Highly interactive and individualized
- Rigorous self-evaluation in each session
- Assistance from experts in the areas of banking, accounting, marketing, real state, insurance
- Opportunities to question and interact with current entrepreneurs
- Development of individual business plans

To Register, call:

(716) 475-5079
PREREGISTRATION IS REQUIRED

To ensure individualized attention, class size is limited. However, based on demand, additional courses may be scheduled.

Description

Nine intensive sessions are offered to help you recognize and develop your skills as a potential owner of your own business. The first two sessions will encourage intense self evaluation to help you identify whether or not you have what it takes to be successful as a small business person. At this point you will have the option to decide whether or not to continue with the rest of the course. The remaining seven will be intensive and interactive with presentations and consultations available from experts in various areas important to small business conception and development. **Each participant will be expected to complete a comprehensive business plan by the end of the course, reviewed by financial and business advisors as to its potential for success.**

Course Outline

I. **Role of Entrepreneurship in Society and the Economy**
  - Is it right for you?

II. **Test Your Entrepreneurial IQ**
  - Skills and Characteristics of Successful Entrepreneurs
  - Creative Freedom and Business Pride

III. **The Business Plan**
  - The Small Business Planning Process
  - Business Description
  - Marketing Plan - Financial Plan
  - Options for Business Opportunities

IV. **Choosing An Entrepreneurial Team**
  - Skills and Background of the People Associated with the New Company
  - Profit-sharing and Compensation

V. **Market Analysis**
  - Image, Publicity, Promotion Advertising

VI. **Financial Plan**
  - Financial Resources, Loans, Grants
  - Creative Pricing and Fee Setting

VII. **The Computer and the Small Business**
  - Hardware
  - Choosing Appropriate Systems Software

VIII. **Legal and Ethical Aspects of the Small Business**
  - Integrity in Your Business
  - Forms of Ownership
  - Types of Business Insurance
  - New Tax Laws
  - Fire, Theft, & Liability

IX. **Real Estate and Logistics**
  - Setting Up an Office, Shop or Plant
  - Selecting a Location
  - Supplies and Inventory
  - Critique of Business Plans

Emphasis throughout this program is on developing a business plan that works!

REGISTRATION FORM -- Small Business Entrepreneurship Training
March 14 - May 16, 1987

Name____

Home Address____

City______________________ State______________________ Zip______________

Social Security #______________________ Day Phone______________________

Certified Dislocated Worker? YES________ NO________

Level of Computer Literacy: No Experience________ Working Knowledge________ Computer Expert__________

Mail Form to: Rochester Institute of Technology, RIT Training and Professional Development, City Center, 50 West Main Street, Rochester, New York 14614-1274. Attn: Registration Coordinator.

Rochester Institute of Technology

RIT Training and Professional Development
50 West Main Street
Rochester, New York 14614-1274

Small Business Entrepreneurial Training

Scholarship Agreement for Certified Dislocated Workers

I, ________________________________, agree to the following conditions in
(please print name)

regard to my participation in the RIT Small Business Entrepreneurial Training:

1. **I will attend at least 7 of the 9 training sessions.**
2. **I will complete a written business plan for my company.**
3. **I will seek the funding necessary to start my company.**
4. **I understand that these conditions are a requirement for me to receive scholarship funds to attend this course.**

Should I fail to fulfill the above three conditions, I understand that I am responsible for reimbursing RIT for the course fee of $480.

________________________________ Training Participant

________________________ Date

YOUTH
ENTREPRENEURSHIP
MODEL

FINGER LAKES REGIONAL EDUCATION
CENTER FOR ECONOMIC DEVELOPMENT

YOUTH ENTREPRENEURSHIP

Entrepreneurship does not limit itself to particular age groups. Young people are as likely to have the entrepreneurial spirit as anyone. We all know of the young people who want to mow our lawns, shovel snow , or wash cars in the neighborhood. Beyond this, many interesting individual and group entrepreneurial stories can be demonstrated: In Chicago a youth entrepreneurial effort started because a young man wanted to keep his "braces" clean. He went to a local chemist who developed a cleaning solution and made a gallon of the substance for him. The result was the creation of a product sold to youth throughout the city in a business owned by this youth. Another youth, at the age of 14, is reported to have started a coin newsletter which is purchased by people of all ages because of his remarkable ability to pick coins that increase in value.

Such stories are probably not as rare and unique as they seem when youth are afforded the same opportunities to grow and develop entrepreneurial skills and to try them out in "real time".Studies of youthful entrepreneurs have tried to identify the "profile" of the youthful entrepreneur and the potential for success. One such study conducted in 1980 in New York looked at 15 groups of youth (If We Get Paid to Meet Let's Meet Every Day, 1980) and their attempts to start businesses in the community. It was found that "there are three factors that affect the potential for success of the youth involved" these are the factors of:

1. self esteem
2. self confidence
3. ownership

The study indicated that there is a hierarchy of factors and it is only with a self esteem measure that is high will youth be willing to "risk" in self confidence building activity toward success. Significantly, the study found that "ownership was important" and that the youth involved must feel that the business activity was "their own" in order to have the dedication necessary to follow through when problems developed. Two projects undertaken during the past year in the Finger Lakes Region of New York further developed the opportunity for youth to go into business by providing "real time" opportunity for business development. This model will look at the important findings of these two projects. It must be noted that important educational opportunities while offering youth experience in model business development is not generally the kind of activity which results in "real time" business owned by the participants over the long term.

THE CONCEPT

It is the intention of the program described here to:

1. Develop youth owned and youth operated businesses in which the risks and the success are in total control of the youth involved.

2. Adults serve as facilitators for the knowledge development but decisions must be made by the youth involved.

3. Each group must have a minimum of three and not more than five members for effectiveness.

4. Each group consisted of secondary students only.

BUSINESS ISSUES

It is a general rule of good business to only go into business when you know your product. With youth this is a similar concern, however, youth as adults need to prepare carefully before dedicating their limited resources to business.

It is also true that youth have one advantage that adults do not generally have: they are able to dedicate their time and other personal resources to the effort of business development without the necessity at the front end to withdraw resources to support themselves. This cash flow issue is one of the major problems that adults have in the development of business.

Youth do not have as much access to the financial and other systems for support and need to take this factor into account in the development of their businesses. In school-youth have the additional advantage of customers in their school which can help shape the market for business.

KINDS OF BUSINESS

With the help of the school and school administration in school businesses could include the development of an **In school business incubator** . Such an incubator could provide the youth with space at minimal rental charge for business development activity. Kinds of business developed might include:
1. An in-school record store or school supply store.
   School jackets, tee-shirts, and even jeans could be sold.
2. A Saturday Continuing education program run for youth by youth.
3. Lunch time movies, evening studies center, in school tutoring services.
4. School dance disk jockey services
5. In-school manufacturing business using school equipment
   This might include everything from building storage buildings for garden tractors, to making lamps.

Out of school programs could take the shape of any business venture that limits the number of products or services to those that can be managed on a part time basis as the youth still must attend school. Out of school services might include:

1. landscaping and lawn care.
2. ice cream store for the summer months
3. candle and craft store
4. painting services
5. tee shirt screening for sports teams and others

STEPS TO DEVELOPMENT

STEP 1
PLAN FOR SUCCESS

The planning activity that must take place will include a number of participants. These include the the lead educational agency, representative from each school involved in the program,Chamber of Commerce, Community based organizations that might be effective in the development of linkages with the community, and youth from the community. The task of the group should include the development of the mission statement and identification of the scope of the program to be delivered. **AGREEMENT OF THE CENTRAL OFFICE, SCHOOL BOARD, AND BUILDING LEVEL ADMINISTRATION OF THE SCHOOLS INVOLVED MUST BE OBTAINED AT THE BEGINNING OF THE EFFORT.** The group must decide the nature of the training and the important factors that will make up the support system for youth owned and operated businesses.

STEP 2
OBTAIN RESOURCES

It is a rule of good grantsmanship to try to develop projects with local resources. It was found in this effort that it did not take a great deal of money to make the program work. It was also determined that a very effective use of resources in this program would to allow funds to be awarded to each group that was successful in the development of a business plan at a level appropriate to the needs of the plan. A ceiling of $1500 was placed on each group and it was further decided that only one group at each of the two schools in the pilot would be funded for supplies for startup. It was also decided that a competition for the awards would take place with each group being evaluated based on its business plan. Funds were obtained to support stipends for the advisors who would act as facilitators and for the supplies money necessary to assist the youth in the development of business. Resource areas might include state or federal grants, local Chamber of Commerce grants, Service club grants, Division for Youth grants, Grants from the Private Industry Council under JTPA. Finally it was decided that the outside resources should not be available to offset wages. The group was very emphatic on the need for high "levels of ownership" on the part of the young entrepreneurs.

STEP 3
DEVELOP A PROFILE OF THE POSSIBLE YOUTH ENTREPRENEUR

Youthful entrepreneurs tend to be those with a 'good feeling about themselves'.(This is the self-esteem measure that was talked about earlier.) There is also a strong commitment to the idea or concept which the youth wants to develop. The youthful entrepreneur must also have the energy to develop the concept into a reality. Youthful entrepreneurs are those who:

1. have a high level of self-esteem.
2. know how to get along with other people.
3. like to work independently.
4. enjoy "losing themselves" in their work.
5. have a good imagination.

additionally youthful entrepreneurs may also have the following characteristics:

1. enjoy working with mechanical or scientific projects.
2. enjoy working with a number of activities or problems.
3. can take charge of planning a project.
4. enjoy challenging things.
5. don't mind being different than other people.
6. like to study difficult or challenging problems.

STEP 4
IDENTIFICATION OF AN ADVISOR

Because of the nature of the in-school portion of the program individual school advisors were selected. This served two purposes. First, it allowed the youth to operate within the normal framework of the school and Second, it allowed for the youth to have a link with the adult world. It was the responsibility of the advisor to arrange for recruitment activity and to facilitate the development of the youth. Advisors may come from the faculty of the school, a community based organization, or from a small business in the community. What is important about the role of the advisor is that the person is willing to facilitate and help the youth with the development of the business or business problem without becoming directive.

STEP 5
SELECTION FOR THE PROGRAM

Recruitment of youth for programs is always a very important and sometimes tricky issue. When the advisors interact with the school community they have a tendency to select those students that they know best. If, however, the program is open to the entire school it was shown to be very interesting to profile the students who were actually involved. A self-selection method should be used in recruiting for the program. In order to select persons for the program it was decided that an awareness phase would be developed during which the young entrepreneurs would be given information about development of small businesses. It was found that many of the people interested in the program came to the effort with specific ideas about what business they wanted to develop but that the ideas were rough and not well developed.

STEP 6
BUSINESS PLAN DEVELOPMENT

Each group of youth who wanted to "win" the venture support of the project was required to develop a modified business plan. Three shell plans were developed for the groups to use:
1. Manufacturing plan
2. Service plan
3. Retain plan

All projects that were received were retail or service projects. This was due to a number of factors but particularly because of the deadlines of the program. At least one young entrepreneur went through the development of the business plan and determined that he didn't need any financial support of the project. One entrepreneur who contacted the program already had a business and was not willing to bring two others into the effort.

Plans were collected and evaluated by adults. Each project evaluated by a school faculty person, the project coordina and the regional center. Each "winning" project was funde developed during the course of the year. It is recommende a specific set of steps are taken in the development of th ness plans:

1. Have an awareness activity for those interested in the in the school. Do not limit attendance to specific classe open it to the entire school.
2. Identify several business persons in the community who be willing to work on the development of the proposals wit youth.
3. Have specific time deadlines and stick to them.
4. Assistance with the business plan should focus on the p the plan (i.e. product development, competition analysis, ing, sales projections, budget, and venture capital needs.

STEP 7
FOLLOW-UP ACTIVITY

Individual support groups of adults should be developed each group of youthful entrepreneurs. Each group of adult should be available to assist the youth in business develo It is important that the youth make all of the major deci that affect the business development. It is also important ,however, that the development of the business be sufficie supported through 'networking' with adults to provide the with a supportive environment of information and business development assistance.

CRITICAL POINTS OF DEVELOPMENT

This project has had several false starts. During the first three months of operation and exposure to schools the teachers selected for the program focused on members of the business classes at the respective schools. After the program was completed both schools indicated that they were surprised by the nature of the business students in the school. In each case the actual business developers were not from this group. It was determined that the business students were "more likely to work for others than to work for themselves." One advisor indicated that this program will change dramatically the way business classes are taught in the school. In another case the advisor agrees with the findings of the program and has determined that a "new course must be developed to appeal to the entrepreneur and to teach real entrepreneurship skills to business students."

There are four areas that will tremendously affect development:

1. Selection of advisors that are supportive without being directive is critical .
2. Awareness activities must be extended to the full student body of the school.
3. Business plan development with direction and support.
4. The FOLLOW-UP network is necessary for support.

FACT SHEET: YOUTH ENTREPRENEURSHIP
GRANTEE: MONROE I BOCES **AMOUNT**: $10,000
PROGRAM DIRECTOR: TO BE SELECTED

PURPOSE: TO PROVIDE YOUTHFUL ENTREPRENEURS THE OPPORTUNITY TO EXPRESS THIS SPIRIT THROUGH A PROCESS THAT WILL ALLOW THEM TO DEVELOP THEIR INVENTIONS, VENTURE, OR OTHER RELATED RESEARCH TO A PRODUCT DEVELOPMENT STAGE.

PROCESS: THREE TEAMS OF THREE TO FIVE YOUTH (FROM 3 SCHOOL DISTRICTS) WILL BE COMPETITIVELY SELECTED TO TAKE PART IN A VENTURE PROJECT TO BRING THEIR RESEARCH TO THE PRODUCT DEVELOPMENT STAGE.

I. **THE LOCAL SCHOOL**: UP TO THREE IDENTIFIED LOCAL SCHOOLS WILL PARTICIPATE IN THE PROGRAM AND WILL IDENTIFY A TEACHER TO ACT AS A "FACULTY MENTOR" FOR THE PROJECT.THE FACULTY MENTOR WILL TEACH THE STUDENT FORMAL RESEARCH AND PROPOSAL WRITING SKILLS. EACH TEAM OF YOUTH WILL CONSIST OF THREE TO FIVE DRAWN FROM THE UPPER SECONDARY GRADES WITH IDENTIFICATION AND SELECTION LIMITED TO THE SELF SELECTION PROCESS. THE RESEARCH PROPOSALS DEVELOPED WILL BE FORWARDED TO THE BOCES FOR CONSIDERATION WITH NO GUARANTEES.

II. **THE BOCES**: WILL WORK WITH PROFESSIONAL ENGINEERING , EDUCATIONAL, AND OTHER PRIVATE SECTOR ENTITIES IN THE ROCHESTER AREA TO IDENTIFY THE THREE PROPOSALS TO BE SELECTED. PARTICIPATION FROM PRIVATE SECTOR WILL BE SOLICITED.

III. **THE SUMMER** : AT A BOCES OR CORPORATE SITE THE THREE SELECTED TEAMS WILL BE GIVEN UP TO $2500 EACH IN VENTURE CAPITOL TO DEVELOP THEIR PRODUCTS. ACTIVE INVOLVEMENT OF THE PRIVATE SECTOR WILL BE ENCOURAGED THROUGHOUT THE PROCESS. COMPANIES WILL BE SOLICITED TO PROVIDE ENGINEERING ASSISTANCE AND OTHER HELP AS NECESSARY FOR THE EFFORTS. SOME STUDENT EFFORTS WILL BE SUCCESSFUL, SOME WILL BE UNSUCCESSFUL BUT THE PATENTS, COPYRIGHTS OR OTHER RIGHTS WILL BE OWNED BY THE YOUTHFUL ENTREPRENEURS.

THE RESEARCH: RESEARCH THAT CAUSED THE DEVELOPMENT OF "JUNIOR ACHIEVEMENT" RECOGNIZED THE ENTREPRENEURIAL SPIRIT OF YOUTH. RESEARCH IN THE "YOUTH FOR YOUTH" PROGRAM AND THE DEVELOPMENT OF SEVEN NATIONAL PROJECTS UNDER YOUTHWORK ENTITLED "YOUTH EXEMPLARY PROJECTS" WHICH DEVELOPED AND OPERATED A VARIETY OF "YOUTH OPERATED" BUSINESSES HAS EXPANDED THE RESEARCH.

THE GRANT COULD HAVE THESE RESULTS:

*DEVELOPMENT OF ENTREPRENEURSHIP SKILLS IN YOUTH
*DEVELOPMENT OF RESEARCH SKILLS IN YOUTH
*DEVELOPMENT OF PRODUCTS OWNED BY THE YOUTH

BUDGET OUTLINE:

PROGRAM DIRECTION AND COORDINATION:	$2500
LOCAL SCHOOL ADVISORS	$ 0
3 VENTURE FUNDS @ $2500 EACH	$7500
TOTAL PROJECT COSTS	$10000

LINKAGES

FINGER LAKES REGIONAL EDUCATION CENTER FOR ECONOMIC DEVELOPMENT
DAVID MATHES, EXECUTIVE DIRECTOR

YOUTH ENTREPRENEURSHIP
APPLICATION

LIST ALL MEMBERS OF YOUR TEAM: **CODE#**________

NAME:	**CLASS:** **(YR. GRADUATE)**
1. ____________________	________
2. ____________________	________
3. ____________________	________
4. ____________________	________

SCHOOL: ____________________

SHORT RESUME:(LIST YOUR INTEREST AREAS AND OR EXPERIENCE THAT LEADS YOU TO APPLY FOR FUNDING UNDER THIS PROGRAM. WHY ARE YOU APPLYING FOR FUNDING? WHAT SKILLS DO YOU BRING TO THE PROCESS?)

1. ____________________

____

____

____

2. ____________________

____

____

____

3. ____________________

____

____

____

4. ____________________

____

____

SAMPLE DOCUMENT

IDENTIFICATION OF PRODUCT:(20 POINTS) ....

WHAT IS THE NAME OF YOUR PRODUCT?
GIVE THE PRODUCT A NAME WHICH DESCRIBES WHAT IT DOES, IS CATCHY, AND OR WILL HELP YOU WITH MARKETING:
(5 POINTS)...........

WHAT DOES YOUR PRODUCT DO?
DESCRIBE WHAT YOUR PRODUCT,SERVICE,RETAIL OPERATION DOES)
(5 POINTS)...........

WHAT NEED DOES IT SATISFY?
WHAT IS THE NEED FOR YOUR PRODUCT,SERVICE,OPERATION?
(10 POINTS)

MARKET ASSESSMENT: (20 POINTS).............

WHAT IS THE SIZE OF YOUR MARKET? WHAT ARE THE DEMOGRAPHICS OF THE MARKET? (AGE, FINANCES, ABILITY TO BUY, ETC.)
WHO ARE THE PEOPLE YOU ARE TRYING TO REACH AND WHAT IS THEIR ABILITY TO SUPPORT YOUR PRODUCT,SERVICE,OPERATION.
(10 POINTS).......

WHAT SHARE (PERCENTAGE) OF THIS MARKET DO YOU HOPE TO CAPTURE?
HOW MUCH OF THAT IDENTIFIED MARKET FOR YOUR PRODUCT WILL YOU RECEIVE?
(5 POINTS).......

WHAT GROWTH RATE DO YOU ANTICIPATE FOR YOUR COMPANY IN THREE YEARS?
PROJECT PERCENTAGES OF GROWTH OVER 3 YEARS
(5 POINTS)......

....

SALES PROJECTIONS:(20 POINTS).........

WHO ARE YOUR MAJOR COMPETITORS?
(5 POINTS)......
WHAT IS YOUR COMPETITION...HOW WILL YOU BEAT THEM?
LIST THE THREE OR FOUR MOST IMPORTANT OPERATIONAL MILESTONES THAT YOU ANTICIPATE THAT YOU WILL REACH IN THE FIRST YEAR?
MILESTONE DATE $RECEIPT
(5 POINTS).....
WHAT ACTIONS AND OR EVENTS ARE IMPORTANT..PUT A DOLLAR VALUE TO IT.
HOW WILL YOU MARKET YOUR PRODUCT?
(5 POINTS).......
HOW WILL YOU GET YOUR MESSAGE OUT TO YOUR AUDIENCE
WHAT ARE YOUR PROJECTED SALES FOR EACH QUARTER OF THE FIRST YEAR (OR IF YOU ARE IN PRODUCT DEVELOPMENT WHAT ARE YOUR PROJECTED QUARTERLY OUTCOMES IN THE FIRST YEAR)
(3 POINTS)...
WHAT AMOUNT OF BUSINESS WILL YOU DO EACH QUARTER?

WHEN DO YOU PROJECT YOU WILL MAKE A PROFIT?
DATE:

DOLLAR PROFIT EACH QUARTER FIRST YEAR:
1ST 2ND 3RD 4TH
WHAT IS YOUR EARNING POTENTIAL BY QUARTER
(2 POINTS).....

....

VENTURE CAPITAL NEEDS: (20 POINTS).......

WHAT ARE KEY RISKS INVOLVED IN THIS VENTURE?
CAN YOU IDENTIFY ANY POTENTIAL PROBLEMS, HOW WILL YOU AVOID THEM?
(3 POINTS).....

WHAT ARE THE KEY SUCCESSES ASSOCIATED WITH THIS VENTURE?
WHEN WILL YOU KNOW YOU ARE SUCCESSFUL?
(2POINTS).....

WHAT IS YOUR NEED FOR VENTURE CAPITAL TO SUPPORT YOUR PRODUCT?
WHY DO YOU NEED MONEY FROM US TO STARTUP?
(5 POINTS).....

WHAT AMOUNT OF VENTURE CAPITAL IS NEEDED?
(5 POINTS).....
WHAT IS THE AMOUNT OF MONEY THAT YOU WILL NEED? NOTE: $1500
IS THE LIMIT. DON'T ASK FOR MONEY THAT YOU WILL NOT NEED.

WHAT WILL THE VENTURE CAPITAL BE USED FOR?
HOW WILL YOU USE THE MONEY, BE SPECIFIC... YOU CANNOT SPEND THE
MONEY ON ANY SALARYS.JUSTIFY THE FUNDS HERE...
(5 POINTS).....

FINANCIAL STATEMENT: (20 POINTS)......

PROJECTED FINANCIAL STATEMENT
FIRST THREE YEARS

YR 1 YR 2 YR 3

SALES:

COST/UNIT **WHAT IS THE COST FOR EACH ITEM YOU SELL**

# UNITS SOLD **HOW MANY ITEMS WILL YOU SELL?**

VALUE ADDED/UNIT **WHAT IS YOUR PROFIT ON EACH ITEM SOLD**

TOTAL:(UNITS + VALUE ADDED) x # UNITS = TOTAL
(5 POINTS).......

COSTS: YR 1 YR 2 YR 3

SALARY/WAGES WHO WILL YOU PAY AND HOW MUCH EACH YEAR

FRINGE (30%) SALARY TOTAL X 30%

INVENTORY COST OF ANY INVENTORY OF PRODUCTS THAT YOU HOLD

SUPPLIES/MATERIAL HOW MUCH YOU SPEND ON SUPPLIES AND MATERIALS

EQUIPMENT COST OF EQUIPMENT THAT YOU PURCHASE

INSURANCE COST OF ANY LIABILITY , FIRE , THEFT, ETC.

FACILITY/UTILITY IF YOU RENT WHAT IS THE COST OF RENT + UTILITY

MARKETING HOW MUCH WILL YOU SPEND ON ADVERTISING

R&D RESEARCH AND DEVELOPMENT COSTS IF ANY

OTHER OTHER COSTS ASSOCIATED WITH YOUR VENTURE

TOTAL COSTS (5 POINTS)......

RETURN ON ASSETS REPORT: YR 1 YR 2 YR 3

SALES GROSS EARNINGS FROM OPERATIONS

EARNINGS FROM OPERATIONS YOUR GROSS - COSTS = NET EARNINGS

GROSS ASSETS:

PLANT EQUIPMENT VALUE OF ANY EQUIPMENT YOU OWN

INVENTORIES VALUE OF THE INVENTORY YOU HOLD

RECEIVABLES OUTSTANDING MONIES OWED TO YOU

TOTAL: TOTAL ASSETS
(5 POINTS)..........

ANNUAL EARNING FROM OPERATIONS ASSETS - COSTS = EARNINGS

ANNUAL RETURN ON ASSETS ANNUAL PROFIT LESS REINVESTMENT
AND TAXES PAID BY YOU.
(5 POINTS).........

MANUFACTURING
CODE#____________

WHAT IS THE NAME OF YOUR PRODUCT?

WHAT DOES YOUR PRODUCT DO?

WHAT NEED DOES IT SATISFY?

WHAT IS THE SIZE OF YOUR MARKET? WHAT ARE THE DEMOGRAPHICS OF THE MARKET? (AGE, FINANCES, ABILITY TO BUY, ETC.)

WHAT SHARE (PERCENTAGE) OF THIS MARKET DO YOU HOPE TO CAPTURE?

WHAT GROWTH RATE DO YOU ANTICIPATE FOR YOUR COMPANY IN THREE YEARS?

WHO ARE YOUR MAJOR COMPETITORS?

LIST THE THREE OR FOUR MOST IMPORTANT OPERATIONAL MILESTONES THAT YOU ANTICIPATE THAT YOU WILL REACH IN THE FIRST YEAR?

MILESTONE	DATE	$RECEIPT

HOW WILL YOU MARKET YOUR PRODUCT?

WHAT ARE YOUR PROJECTED SALES FOR EACH QUARTER OF THE FIRST YEAR (OR IF YOU ARE IN PRODUCT DEVELOPMENT WHAT ARE YOUR PROJECTED QUARTERLY OUTCOMES IN THE FIRST YEAR)

WHEN DO YOU PROJECT YOU WILL MAKE A PROFIT?
DATE:

DOLLAR PROFIT EACH QUARTER FIRST YEAR:

1ST	2ND	3RD	4TH

WHAT ARE KEY RISKS INVOLVED IN THIS VENTURE?

WHAT ARE THE KEY SUCCESSES ASSOCIATED WITH THIS VENTURE?

WHAT IS YOUR NEED FOR VENTURE CAPITAL TO SUPPORT YOUR PRODUCT?

WHAT AMOUNT OF VENTURE CAPITAL IS NEEDED?

WHAT WILL THE VENTURE CAPITAL BE USED FOR?

PROJECTED FINANCIAL STATEMENT
FIRST THREE YEARS

SALES:	YR 1	YR 2	YR 3
COST/UNIT			
# UNITS SOLD			
VALUE ADDED/UNIT			
TOTAL:			

COSTS:	YR 1	YR 2	YR 3
SALARY/WAGES			
FRINGE (30%)			
INVENTORY			
SUPPLIES/MATERIAL			
EQUIPMENT			
INSURANCE			
FACILITY/UTILITY			
MARKETING			
R&D			
OTHER			
TOTAL COSTS			

RETURN ON ASSETS REPORT:	YR 1	YR 2	YR 3
SALES			
EARNINGS FROM OPERATIONS			
GROSS ASSETS:			
PLANT EQUIPMENT			
INVENTORIES			
RECEIVABLES			
TOTAL:			

ANNUAL EARNING FROM OPERATIONS ____________

ANNUAL RETURN ON ASSETS ____________

SERVICE
CODE#____________

WHAT IS THE NAME OF YOUR SERVICE?

WHAT DOES YOUR SERVICE DO?

WHAT NEED DOES IT SATISFY?

WHAT IS THE SIZE OF YOUR MARKET? WHAT ARE THE DEMOGRAPHICS OF THE MARKET? (AGE, FINANCES, ABILITY TO BUY, ETC.)

WHAT SHARE (PERCENTAGE) OF THIS MARKET DO YOU HOPE TO CAPTURE?

WHAT GROWTH RATE DO YOU ANTICIPATE FOR YOUR COMPANY IN THREE YEARS?

WHO ARE YOUR MAJOR COMPETITORS?

LIST THE THREE OR FOUR MOST IMPORTANT OPERATIONAL MILESTONES THAT YOU ANTICIPATE THAT YOU WILL REACH IN THE FIRST YEAR?

MILESTONE	DATE	$RECEIPT

HOW WILL YOU MARKET YOUR SERVICE?

WHAT ARE YOUR CLIENT PROJECTIONS FOR EACH QUARTER OF THE FIRST YEAR:

WHEN DO YOU PROJECT YOU WILL MAKE A PROFIT?
DATE:

DOLLAR PROFIT EACH QUARTER FIRST YEAR:

1ST	2ND	3RD	4TH

WHAT ARE KEY RISKS INVOLVED IN THIS VENTURE?

WHAT ARE THE KEY SUCCESSES ASSOCIATED WITH THIS VENTURE?

WHAT IS YOUR NEED FOR VENTURE CAPITAL TO SUPPORT YOUR SERVICE?

WHAT AMOUNT OF VENTURE CAPITAL IS NEEDED?

WHAT WILL THE VENTURE CAPITAL BE USED FOR?

PROJECTED FINANCIAL STATEMENT
FIRST THREE YEARS

	YR 1	YR 2	YR 3
SALES:			
COST/UNIT			
# UNITS SOLD			
VALUE ADDED/UNIT			
TOTAL:			

COSTS:	**YR 1**	**YR 2**	**YR 3**
SALARY/WAGES			
FRINGE (30%)			
INVENTORY			
SUPPLIES/MATERIAL			
EQUIPMENT			
INSURANCE			
FACILITY/UTILITY			
MARKETING			
R&D			
OTHER			
TOTAL COSTS			

RETURN ON ASSETS REPORT:	YR 1	YR 2	YR 3
SALES/CLIENT			
EARNINGS FROM OPERATIONS			
GROSS ASSETS:			
PLANT EQUIPMENT			
INVENTORIES			
RECEIVABLES			
TOTAL:			

ANNUAL EARNING FROM OPERATIONS ____________

ANNUAL RETURN ON ASSETS ____________

RETAIL OPERATIONS

CODE#____________

WHAT IS THE NAME OF YOUR RETAIL OPERATION?

WHAT DOES YOUR RETAIL OPERATION DO ?

WHAT NEED DOES IT SATISFY?

WHAT IS THE SIZE OF YOUR MARKET? WHAT ARE THE DEMOGRAPHICS OF THE MARKET? (AGE, FINANCES, ABILITY TO BUY, ETC.)

WHAT SHARE (PERCENTAGE) OF THIS MARKET DO YOU HOPE TO CAPTURE?

WHAT GROWTH RATE DO YOU ANTICIPATE FOR YOUR COMPANY IN THREE YEARS?

WHO ARE YOUR MAJOR COMPETITORS?

LIST THE THREE OR FOUR MOST IMPORTANT OPERATIONAL MILESTONES THAT YOU ANTICIPATE THAT YOU WILL REACH IN THE FIRST YEAR?

MILESTONE   DATE $RECEIPT

HOW WILL YOU MARKET YOUR PRODUCTS?

WHAT PRODUCTS WILL YOU SELL?

1.
2.
3.

WHAT ARE YOUR PROJECTED SALES FOR EACH QUARTER OF THE FIRST YEAR

WHEN DO YOU PROJECT YOU WILL MAKE A PROFIT?

DATE:

DOLLAR PROFIT EACH QUARTER FIRST YEAR:

1ST   2ND   3RD   4TH

------   ---------   -----------   ------------

WHAT ARE KEY RISKS INVOLVED IN THIS VENTURE?

WHAT ARE THE KEY SUCCESSES ASSOCIATED WITH THIS VENTURE?

WHAT IS YOUR NEED FOR VENTURE CAPITAL TO SUPPORT YOUR EFFORT ?

WHAT AMOUNT OF VENTURE CAPITAL IS NEEDED?

WHAT WILL THE VENTURE CAPITAL BE USED FOR?

PROJECTED FINANCIAL STATEMENT
FIRST THREE YEARS

SALES:	YR 1	YR 2	YR 3
COST/UNIT			
# UNITS SOLD			
VALUE ADDED/UNIT			
TOTAL:			

COSTS:	YR 1	YR 2	YR 3
SALARY/WAGES			
FRINGE (30%)			
INVENTORY			
SUPPLIES/MATERIAL			
EQUIPMENT			
INSURANCE			
FACILITY/UTILITY			
MARKETING			
R&D			
OTHER			
TOTAL COSTS			

RETURN ON ASSETS REPORT: YR 1 YR 2 YR 3

SALES

EARNINGS FROM OPERATIONS

GROSS ASSETS:

PLANT EQUIPMENT

INVENTORIES

RECEIVABLES

=====================================

TOTAL:

ANNUAL EARNING FROM OPERATIONS ____________

ANNUAL RETURN ON ASSETS ____________

EVALUATION DOCUMENT

EVALUATOR:___________________________________ TOTAL SCORE:_______

IDENTIFICATION OF PRODUCT:(20 POINTS) ....

WHAT IS THE NAME OF YOUR PRODUCT?

(5 POINTS)...........

WHAT DOES YOUR PRODUCT DO?

(5 POINTS)...........

WHAT NEED DOES IT SATISFY?

(10 POINTS)

MARKET ASSESSMENT: (20 POINTS).............

WHAT IS THE SIZE OF YOUR MARKET? WHAT ARE THE DEMOGRAPHICS OF THE MARKET? (AGE, FINANCES, ABILITY TO BUY, ETC.)

(10 POINTS).......

WHAT SHARE (PERCENTAGE) OF THIS MARKET DO YOU HOPE TO CAPTURE?

(5 POINTS).......

WHAT GROWTH RATE DO YOU ANTICIPATE FOR YOUR COMPANY IN THREE YEARS?

(5 POINTS)......

....

SALES PROJECTIONS:(20 POINTS).........

WHO ARE YOUR MAJOR COMPETITORS?
(5 POINTS)......

LIST THE THREE OR FOUR MOST IMPORTANT OPERATIONAL MILESTONES THAT YOU ANTICIPATE THAT YOU WILL REACH IN THE FIRST YEAR?
MILESTONE DATE $RECEIPT
(5 POINTS).....

HOW WILL YOU MARKET YOUR PRODUCT?
(5 POINTS).......

WHAT ARE YOUR PROJECTED SALES FOR EACH QUARTER OF THE FIRST YEAR (OR IF YOU ARE IN PRODUCT DEVELOPMENT WHAT ARE YOUR PROJECTED QUARTERLY OUTCOMES IN THE FIRST YEAR)
(3 POINTS)...

WHEN DO YOU PROJECT YOU WILL MAKE A PROFIT?
DATE:

DOLLAR PROFIT EACH QUARTER FIRST YEAR:
1ST 2ND 3RD 4TH

(2 POINTS).....

....

VENTURE CAPITAL NEEDS: (20 POINTS).......

WHAT ARE KEY RISKS INVOLVED IN THIS VENTURE?

(3 POINTS).....

WHAT ARE THE KEY SUCCESSES ASSOCIATED WITH THIS VENTURE?

(2POINTS).....

WHAT IS YOUR NEED FOR VENTURE CAPITAL TO SUPPORT YOUR PRODUCT?

(5 POINTS).....

WHAT AMOUNT OF VENTURE CAPITAL IS NEEDED?
(5 POINTS).....

WHAT WILL THE VENTURE CAPITAL BE USED FOR?

(5 POINTS).....

FINANCIAL STATEMENT: (20 POINTS)......

PROJECTED FINANCIAL STATEMENT
FIRST THREE YEARS

SALES:	YR 1	YR 2	YR 3
COST/UNIT			
# UNITS SOLD			
VALUE ADDED/UNIT			

TOTAL: ______________________________________

(5 POINTS).......

COSTS:	YR 1	YR 2	YR 3
SALARY/WAGES			
FRINGE (30%)			
INVENTORY			
SUPPLIES/MATERIAL			
EQUIPMENT			
INSURANCE			
FACILITY/UTILITY			
MARKETING			
R&D			
OTHER			

TOTAL COSTS (5 POINTS)......

RETURN ON ASSETS REPORT: YR 1 YR 2 YR 3

SALES

EARNINGS FROM OPERATIONS

GROSS ASSETS:

PLANT EQUIPMENT

INVENTORIES

RECEIVABLES

TOTAL:
(5 POINTS)..........

ANNUAL EARNING FROM OPERATIONS ______________

ANNUAL RETURN ON ASSETS ______________

(5 POINTS).........

Eastridge Students Win "Small Business" Grant

Three Eastridge High School students have earned a $1,500 grant to begin their own small business through the Youth Entrepreneurship Program.

Students David Schumaker, his sister, Lona, and Jennifer Kremer, wrote a business proposal that earned them one of only two grants awarded in Monroe County.

Under the program, sponsored by Monroe No. 1 BOCES and the Finger Lakes Regional Education Center for Economic Development, students can apply for state grants to gain "venture capital" needed to get a business off the ground.

Students learn all the steps necessary to begin any small business, because they apply for grants in the same way a business person would approach a bank about a loan.

"We take them through the same procedures they would go through if they were adults, through the full process of designing a small business plan," says Nancy Lederer, Monroe No. 1 BOCES director of planning. Lederer is one of the coordinators for the program. Business teacher Ron Cooper is advisor for the project at Eastridge.

The three students wrote a successful proposal to form a business called "The Dance Kings" to offer a cost effective "disc jockey" service to student groups at Eastridge and other high schools.

The idea for the service was an outgrowth of their interest in music. All three have participated in band and chorus programs in East Irondequoit schools and take individual music lessons. They also play together as a group.

Jennifer, a junior, is the daughter of Ann and Doug Kremer of

Eastridge students, from left, Lona Schumaker, Jennifer Kremer and Dave Schumaker, used their knowledge of electronic sound equipment, light systems and contemporary music to write a successful proposal to gain a grant to begin a small business, a service to provide music at high school dances, through the Youth Entrepreneurship Program.

the children of Kathleen and Dave Schumaker of Laurelton Road, who provided students with a place to base their service at the family's business in downtown Rochester. The students can be found there practicing after school several days a week.

Their proposal included a request for funds to purchase a "compact disc" music system and a wide selection of discs, including contemporary and "top 40" dance songs, along with a sophisticated system of colored spotlights designed to make the usual gymnasium setting more attractive.

The students chose to use a compact disc system because it provides a higher quality sound than records and the discs have a long lifespan, Dave says.

"The compact disc sound is closest to live music and the discs don't get worn and scratched the

records sound particularly bad when played over a speaker system, he notes. "The compact disc system gives you crystal clear sound," he says.

Both the disc system and the flashing lights are options that many disc jockeys don't offer, which makes the students' service more marketable, Lona says.

Another advantage the students can offer is that they know what their peers want to hear. The students received the grant this winter and have used the system at several dances at Eastridge. Response to the service has been favorable, the three students say.

"We play dance music, not a lot of hard rock, more what everyone wants to hear," Dave says. In their proposal, they asked for funds to buy the disc selections that would be popular with their high school audiences so they would be able to

possible, Jennifer says.

Those points helped students sell their business plan to the committee that reviewed applications. Committee members, which included Lederer and local business people, decided the students had a shot at success.

"The committee felt that the students had done their homework, that they wrote a good proposal, justified their expenditures and had a plan in terms of what they wanted to do. They felt that the students deserved the venture capital to get a start," Lederer says.

Students from two high schools in the county, Eastridge and Irondequoit high schools, applied for grants. One group of students from each school produced proposals that met the committee's standards, Lederer said.

Newsletter
April, 1987
Published by
East Irondequoit Central School District

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Board Clerk
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Newsletter
Lee Steinfeldt

loading and unloading zone. To meet the town code, the parking spaces must

many accidents four years ago, police

(Continued on Page 8)

East, West School Districts

Program Provides Capital For Young Entrepreneurs

High school students in East and West Irondequoit school districts will be among the first "young entrepreneurs" in the region under a pilot program coordinated by Monroe County BOCES No. 1.

The Youth Entrepreneurship Program, funded through a state grant, will serve as a model for other regions to follow, said Nancy Lederer, BOCES director of planning.

Lederer oversees the program along with David Mathes, executive director of the Finger Lakes Regional Education Center for Economic Development. The Monroe No. 1 BOCES Vocational-Technical Center is participating in the program along with East and West Irondequoit.

Under the program, one group of students from each high school involved will be awarded a grant of $1,500 to use as "venture capital" to begin a small business.

Teachers Nancy Speedy and Dudley Carlson of West Irondequoit and Ronald Cooper of East Irondequoit invited all interested students to introductory sessions sponsored recently by BOCES at Irondequoit High School in West Irondequoit, and Eastridge High School in East Irondequoit.

At the sessions, students met two "entrepreneurs," businessmen who turned ideas and energy into successful enterprises. Students learned about the process to follow to apply for grants, met Lederer and Mathes, whom they will be working with during the application process, and BOCES Superintendent Joseph Farinola.

Farinola and superintendents, Dr. Joseph Sproule, West Irondequoit, and Dr. Josephine Kehoe, East Irondequoit, arranged to have their districts take advantage of the opportunity presented by the Youth Entrepreneurship Program.

• • •

THE ENTREPRENEURS who

(Continued on Page 8)

a general lack of eating establishments

RECTORY

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Young Entrepreneurs

ERNEST J. DEL MONTE, chairman of the board of the E.J. Del Monte Corp., an industrial development company.

(Continued from Page 1)

spoke to students at the workshop included Ernest J. Del Monte, a local businessman, who is chairman of his own international corporation, and Lancelot Drummond, national sales manager for Discus Electronic Training, an Eastman Kodak Co. Students will be using a Discus computer program called "Business Planner" to develop their proposals and apply for grants during the next month.

Del Monte told students he began his business in the basement of his East Rochester home after World War 2. He started out with an idea — to manufacture generators he knew were in demand for aircraft and missiles from his years as a fighter pilot in World War 2, and a few machines he paid for with capital earned through a second job.

He drew on knowledge gained as a fighter pilot and in high school industrial arts courses to manufacture generators.

After three years of working in his basement, Del Monte built a factory to manufacture his generators. "And when I say I built it, I mean I laid the blocks myself, did the plumbing, everything," he told students.

Within a few years, he had switched his focus to building factories for other companies, after deciding he would rather build manufacturing plants than operate them. He branched into other areas of construction, which included building the Monroe No. 1 BOCES center on Foreman Rd.

It was another idea, to construct modular motel rooms within a factory, including the structure, furniture, and furnishings, right down to the bedspread on the bed and pictures on the walls that turned his company into an international concern, he told students.

He concluded that modular rooms could be built, moved to the site and put together quickly to meet the motel industry's need for swift, low-cost construction.

Using the modular rooms, he built the Airport and Henrietta Marriott Hotels in less time, at a lower cost, than any other contractor could offer. He began to build hotels in other areas of the country, including one near Disney World in Florida, and in other countries, including Saudi Arabia.

He told students they can use a similar process to begin their own business, using their abilities and knowledge to find and meet a need in their own neighborhood, school, or community.

"You don't start out big. You start small and one thing leads to another; one success breeds another," he said. "Being a good entrepreneur is finding an idea you can really believe in, because if you really think it can happen, you'll make it happen; you will give it the drive, the commitment, it takes to make it work."

• • •

DRUMMOND SAID that "Discus Electronic Training evolved through a similar process, growing out of ideas its founders believed in.

He described the company's "Business Planner" software package that students will use to write proposals to apply for Youth Entrepreneurship Program grants.

The program will help students describe the product or service they hope to offer, list the materials and funding they will need to get started, develop a market strategy and prepare the final proposal.

Mathes, Lederer, and teachers will help students use the program and develop proposals.

Proposals will be submitted to a review committee of business people and educators, Mathes told students. There is no limit on the number of groups of students that can apply from each school, although only one group — the one with the best idea — will receive a grant.

It's possible for more than one group to participate from a school, also, because some businesses, especially those that offer a service rather than a product, can begin without capital, he added.

"All you need is a good idea, an idea you've thought through very well, and the energy to make it happen," Mathes told students.